

The NATIONAL UNDERWRITER

Life Insurance Edition



"I'm a Successful Continental American Field Representative for 3 Good Reasons:—"

1. "I'm the Type of Man Who Can Meet and Sell the Preferred Class of Buyers—the Ones Who Buy the Larger Amounts. I've proved that now. But the hardest thing I had to do was to get the job. They said then and I know it now that they are looking only for a limited number of men of a certain type—those who have the stuff to succeed in selective life insurance selling—for life."

2. "I Received a Thorough Training on a Definite Sales Program. The training was not hard—but it was thorough and sound and sensible. When I went out I was confident because I was prepared."

3. "I'm Paid Unusually Well and Have Been from the Start. Continental told me when I was first interviewed that their compensation plan has always favored men who are successful. That's why they are so careful in choosing them. I had never been in the life insurance business. Their compensation plan during my first two years appealed to me and it certainly has proved to be sound. It helped me get established. I'm making out because I have always had a feeling of security and I've seen older men with the Company do just what I'm doing—make real money—and then retire well fixed."

"These are the reasons I'm happy—the reasons I'm going places with Continental American"



CONTINENTAL AMERICAN
LIFE INSURANCE COMPANY
WILMINGTON, DELAWARE

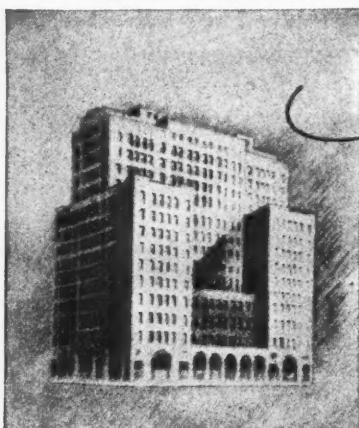
MAX S. BELL, Vice-President

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2nd CONVENTION DAILY

THURSDAY, SEPTEMBER 14, 1944

GEORGE SHELLEY, METROPOLITAN MANAGER



DETROIT, MICH.

The **MACCABEES**
60 East 42nd Street
NEW YORK, N. Y.

- 1** 1% Income disability on all plans except term.
- 2** Double indemnity pays up to \$250 per month to insured for 10 years for certain accidents in addition to usual coverage.
- 3** Dismemberment settlement pays up to \$5,000 for accidental loss of each hand, eye or foot.
- 4** Disability settlement available to male, female — standard, substandard.
- 5** 3% Interest guaranteed on options and dividend accumulations.
- 6** Single premium on all plans, limited to \$100,000—some single premiums maturing in a short term.
- 7** Discounted premiums on all plans to maturity at 3% compound interest.
- 8** 66 years old, 235 millions in force. 60 million assets — operating in 43 states.
- 9** General Agency Opportunities Available in Westchester, Long Island, New Jersey, Connecticut and Rhode Island.

CONNECTICUT OFFICE 129 CHURCH STREET, NEW HAVEN

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Many Benefits... Many Friends

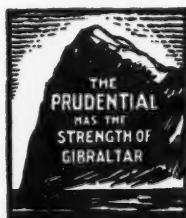
Life insurance has been termed "a self-advertising business." Each claim paid tells its own story of the good which is being done.

The help that beneficiaries receive becomes known to relatives and friends. They learn to appreciate the wisdom of making similar provision.

This is one big reason for the growth in volume of insurance. Also, it leads people to appreciate the true part that a life insurance agent plays in family and community well-being.

Each year some 300,000 Prudential policies mature as death claims — over the years our total is now over nine million such payments.

Which explains why Prudential men and women in the field find that their company is so widely and favorably known.



The **PRUDENTIAL**
INSURANCE COMPANY OF AMERICA
A mutual life insurance company
HOME OFFICE **NEWARK, NEW JERSEY**

for...

life



*ccidental
Life*

INSURANCE COMPANY OF CALIFORNIA

V. H. JENKINS, Vice President

* Your renewals stop *only* when you do

Eric Johnston is N. A. L. U. Headliner

Insurance Faces Both Opportunity And Competition

W. P. Worthington Urges Managers to Aid Returning Servicemen

"The agency end of life insurance has a great responsibility, a great opportunity and, perhaps, the greatest competition we have ever had for manpower, in the period immediately following this war," William P. Worthington, vice-president and superintendent of agencies Home Life of New York, declared before the General Agents and Managers Section.

"The responsibility is to do our full share in assisting to place returning servicemen in positions for which they are qualified. The great opportunity arises from the fact that following this war there will be a greater reshuffling of manpower than you and I are likely to see again in our business lifetime. Literally millions of men will be deciding whether or not they want to return to their old jobs or to seek a new field which seems more attractive to them. The competition for the kind of men and women we would like to have in our agencies promises to be much greater than we have ever experienced," Mr. Worthington pointed out.

Hundreds of the largest businesses have eliminated practically their entire sales organization. When peace comes these organizations will be forced to rebuild quickly a sales force to market their peacetime products. They will be offering to the same type of men we are looking for, attractive positions with, perhaps, starting salaries and bonuses," Mr. Worthington warned.

Don't Be Complacent

"Let's not be too complacent about this competition which other lines of business will offer for the men we want. I sense an alarming tendency in various sections of the country to over-simplify the problems of agency building in the post-war period.

"Most of us are considering the returning servicemen in our plans for agency building. We seem to take for granted that all of the men who left us to go into the service will return to our agencies. Those men, we figure, will be the nucleus for the rebuilding of our agency organization. They will attract other returning servicemen and our manpower problems will be pretty much solved.

"It is not as simple as that. If you are figuring on the returning servicemen as part of your rebuilding program, let's consider what he is thinking about."

From talking to servicemen and officers handling personal problems of men who have seen both domestic and foreign service, Mr. Worthington said he "feels that most of the veterans will not go back to their old job until they have looked around for new fields which offer greater opportunity and greater freedom of action and less monotony than their old job. This seems particularly true of some men who held office positions and no longer want to be tied down to paper work. Many men apparently were not dissatisfied enough with their jobs to quit before the war but since the break was forced on them, they have decided to

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CHAIRMEN OF SOME OF THE DETROIT HOST COMMITTEES:

Seated—Frank Minninger, Connecticut General, reservations; E. A. Tomlinson, Metropolitan Life, information; George E. Lackey, Massachusetts Mutual, general chairman; Carroll C. Otto, Mutual Benefit, press and publicity. Standing—Jay L. Lee, Phoenix Mutual, president's reception; J. R. Kennedy, New England Mutual, C. L. U.; Lyman E. Malone, Sun Life, former Detroit president; Frank Simpson, Dominion Life, international.



Robert A. H. Hung, California-Western States, Honolulu, national committeeman Hawaii association, and Grant Taggart, California-Western States, Cowley, Wyo., past president N. A. L. U.

Detroit Slogan Has Public Relations Significance

The convention slogan "America's Life Insurance—an Instrument of Social Service" is part of a public relations idea to eradicate the impression that life insurance is a gigantic financial institution and the popular prejudices that are aroused by such a classification. Some public relations people would like to see the day when life insurance is removed from the financial pages of newspapers and treated as up-front news along with the latest crime wave and meetings of the park board. They say, for instance, that when the Pennsylvania railroad is mentioned, the individual does not conjure up a mammoth financial institution, but he thinks of a railway train. Even when the social security system is under discussion, few think of it as a stupendous bank. They think of personal and family protection, American Telephone & Telegraph is not put down as a multi-billionaire but rather it evokes thought of a phone call to the town grocer. There is no reason, the public relations experts believe, why life insurance companies should not evoke in the public mind an impression of a meal rather than a kitchen.

Launch Underwriter WAC Recruiting Campaign in Mich.

At a luncheon meeting Wednesday plans were perfected for Michigan underwriter assistance in the WAC recruiting program. The presidents of eight local associations in the state took part. They were addressed by several army officers including Col. C. W. Campbell, who in civilian life is general agent at Jacksonville, Fla., for Prudential.

F. Jean Little, Massachusetts Mutual, Detroit, is chairman of the committee in charge. The work involves the training in salesmanship of army personnel that are engaged in WAC recruiting on the part of underwriters. Such an activity has been conducted in Detroit for the past eight weeks among 50 army recruiters and a new effort will be made in Detroit at this time in connection with the state wide program.

N. A. L. U. Membership Now Stands at 33,395

James E. Rutherford, executive vice-president of the N.A.L.U., received notification by telephone from New York Wednesday that the membership now stands officially at 33,395.

Varied and Inviting Fare Is Offered at 2nd Detroit Session

Million-Dollar Group Ready for Parley-Election Thursday Afternoon

A particularly varied and inviting fare was offered Thursday morning to the bulging crowd that is attending the Detroit convention of the National Association of Life Underwriters. The late comers were not able to be seated in the convention hall Wednesday morning, and had to find perches in the balcony or sit in an auxiliary room and get the program through a loud speaker. Hence Thursday morning despite the fact that Wednesday night was a gala period with dozens of company dinners being held prior to the president's reception and ball, there was a rush for seats at an early hour.

Eric Johnston, president of the U. S. Chamber of Commerce, was the final speaker Thursday morning and he is a great drawing card. Many conventioners looked upon the privilege of hearing him as the feature of the week. However, there was much to attract the throng besides the Johnston speech. There were the addresses of Karl H. Kreder, Metropolitan Life, Charleroi, Pa., and of Newell C. Day, Equitable Life of Iowa, Davenport and then the Million Dollar Round Table hour. The latter was sprightly, theatrical and informative. It was under the general supervision of A. J. Ostheimer, III, Northwestern Mutual, Philadelphia, the chairman.

Hiller and Behr are Featured

Eleven millionaires in a program arranged by Walter N. Hiller, Penn Mutual, Chicago, and Louis Behr, Equitable Society, Chicago, answered questions on various aspects of the business and salesmanship that had been submitted previously by members.

Mr. Johnston's speech was billed as the feature of the American College hour, with Julian S. Myrick, second vice-president of Mutual Life and former N. A. L. U. president, presiding in his capacity of chairman of the American College.

Wednesday afternoon at the Book-Cadillac was held the annual gathering of the general agents and managers section. The hall was filled to capacity and a program that was enthusiastically received was presented with Steacy E. Webster, Provident Mutual, Pittsburgh, presiding. At the Statler the women underwriters held their session under the chairmanship of Ellen M. Putnam, National Life, Rochester.

At the Thursday morning general session William H. Andrews, Jr., Jefferson Standard Life, Greensboro, and the next N.A.L.U. president, presided.

Election Meeting

Thursday afternoon comes the election meeting of the national council and the Million Dollar Round Table luncheon and conference. The million dollar producers began to arrive in numbers Wednesday and many more are expected Thursday afternoon. They will have a breakfast session Friday and then will go up to Gratiot Inn near Port Huron for an outing Saturday and Sunday.

It is expected that there will be a large turnout for the election session this after-

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Adaptation of New War Production Training Methods to Life Insurance Explained

The greatest challenge to life insurance at the present time is that of adequate and modernized training, Edward L. Reiley, Cleveland general agent Penn Mutual Life, declared before the General Agents and Managers Section. Fully 90% of this responsibility rests squarely on the shoulders of agency leadership. "You cannot do field work in a home office or in a classroom and the final training ground for our business is the field," he emphasized.

To show how sales training efficiency can be increased, Mr. Reiley gave an effective demonstration of how the War Manpower Commission's training within industry plan can be applied to training agents. Five men whom he has trained this year under the system are averaging over \$16,000 a month in sales, he reported.

Confronted with the serious problem to train 17,000,000 workers without delay, the Training Within Industry branch of the WMC devised an amazingly successful plan which reduced training time 75% in one-third of the cases, increased production in like measure and reduced labor turnover by 50% in 40% of the cases.

Demonstrates TWI Plan

To demonstrate how the TWI's job instructor training or JIT plan can be used in training agents, Mr. Reiley analyzed TWI's four essential steps on "how to instruct."

To prepare the worker, "we must first 'put him at ease,' because only when he is at ease and relaxed will he be able to absorb the instruction," Mr. Reiley explained. "Next, we must 'Find out what he already knows about the job' so that we will neither duplicate nor take too much for granted and so that we may correct any false, pre-conceived notions. Next, we must 'Get him interested in learning the job,' and this is a very important part of the work. Unless interest in the direction of learning is sufficiently stimulated, much of the instruction time will be wasted. Lastly, we must 'Place him in the correct position' to observe while learning. This admonition is much more important in shop work than in ours.

Present the Operation

"Step 2 is 'Present the Operation' and says we shall 'tell, show, illustrate and question carefully and patiently.' This clearly implies the simultaneous use of hearing and seeing and requires demonstration and explanation on the part of the instructor. Next, we are to 'Stress key points' which are any knack or trick or special timing which might make or break the job or make the work easier to do. It is these key points which are so often overlooked in ordinary instruction and the emphasis given to them is a vital part of JIT work. Then we are told to 'Instruct clearly and completely, taking up one point at a time—but no more than he can master.' This rule is self-explanatory but emphasis must be placed on limiting the instruction to 'no more than the student can master' at one time.

"Step 3 is 'Try-Out Performance.' It says 'Test him by having him perform the job,' which clearly calls for a demonstration by the student. 'Have him tell and show you; have him explain the key points.' If the student can tell you why and show you how and if he can explain and demonstrate the use of the key points, we have tangible evidence of his understanding the job. Then we are to 'Ask questions and correct errors' so that he may not develop habits of work which are incorrect. And lastly, we are to 'continue this process until you know that he knows;' that is, we are to test and question him until we are positive in our minds that the student has learned.

"The final, or fourth step, is 'Follow-

Up.' First, we 'put him on his own' and let him do the work himself. But we must 'Check frequently' so that he will not stray from the proper method and so that he will know we are interested in his progress and success. Also, we are to 'Designate to whom he goes for help' so that he will realize that we are ready to



EDWARD L. REILEY

give assistance, if needed. To maintain his interest, we 'Encourage questions' and 'Get him to look for key points as he progresses.' Then, we 'taper off extra coaching and close follow-up,' as his progress and proficiency in performance permit."

Instruction Points

There is a certain amount of preparation which must precede such instruction and this preparation is as important as the instruction itself, Mr. Reiley emphasized. The JIT system assumes that the instructor is thoroughly capable of performing the job exactly as it is to be taught.

In analyzing JIT's check points on "How to Get Ready to Instruct," Mr.

Reiley said the first point is "Have a Time Table," and to "know how much skill you expect him to have, and how soon." Most industrial jobs are a combination in sequence of several individual jobs. Each of these steps is a job in itself. More complicated work may require seven, eight, or any number of individual tasks for its completion. Obviously the new worker must learn each of these various tasks, and under the JIT method they are taught separately.

Having a time table, therefore, means having a schedule which will show the amount of time required to develop a minimum degree of skill in a new operator for each of the individual processes, Mr. Reiley pointed out.

Break Down the Job

The second and perhaps the most important point in getting ready is "Break Down the Job," and the instructions say to "list principal steps" and "pick out key points." The breakdown of a job is made on a breakdown sheet, which is simply a piece of paper divided into two approximately equal vertical columns, each with a heading. The heading of the first column is "Steps" and the heading of the second column is "Key Points." A step is defined as a logical segment of the operation when something happens to advance the work.

A key point is anything in a step that might make or break the job or make the work easier to do (that is, any knack or trick or special timing or piece of special information). "It is imperative that we do not confuse the two and I have found it helpful to think of the steps in terms of what we do and the key points in terms of how we do it," Mr. Reiley observed.

Use Breakdown Sheet

A breakdown sheet is nothing more nor less than a personally recorded notation of the sequence of events in an operation, together with descriptive notes so that no item essential to the success of the task is overlooked. The notations are abbreviated and condensed. The breakdown is not a standardized document. It is a memorandum for the teacher's own personal use and to a large extent is a matter of personal opinion; but this lee-

How to Instruct

Step 1—Prepare the Worker

Put him at ease.
Find out what he already knows about the job.
Get him interested in learning job.

Step 2—Present the Operation

Explain each step carefully and patiently, telling why and how.
Stress key points.
Instruct clearly and completely, taking up one point at a time—but no more than he can master.
Assign for study and drill.

Step 3—Try Out Performance

Test by having him demonstrate.
Have him tell why and how and explain key points. Ask questions, correct errors. Continue until you know HE knows.
Have him demonstrate in field.
Correct errors and encourage him.
Continue until he is PROFICIENT.

Step 4—Follow Up

Put him on his own.
Check frequently. Designate to whom he goes for help. Encourage questions. Get him to look for key points as he progresses.
Taper off extra coaching and close follow-up.

If agent hasn't learned,
The instructor hasn't taught

Adaption of TWI plan to training of life agents by Mr. Reiley.

way must in no sense be abused to the point of permitting the steps to get out of sequence or of confusing key points with steps, or omitting either.

Have Everything Ready

The third get-ready-point is "Have Everything Ready"—"the right tools, equipment, and materials." While this is an obvious point, Mr. Reiley said, it is one that is frequently overlooked and many times in the process of instruction we find a teacher breaking the sequence of thought in order to search for a tool or a piece of material that should have been readily available. Good organization demands that all materials should be carefully laid out in advance of the instruction.

"Our fourth and final get-ready-point is 'Have the Work Place Properly Arranged—just as the worker will be expected to keep it.' Good housekeeping in a shop or in an office speeds up work and avoids accidents; therefore, if we are to instruct properly we must maintain at all times an orderly work place and set an example to our learner," Mr. Reiley explained.

Training Agent

"Surely we must agree that an instructor who has a time table, a breakdown of the job, all equipment ready and the work place properly arranged is ideally equipped to begin his instruction. With these preliminaries properly taken care of, it requires no special talent to employ effectively the JIT formula on how to instruct. The fact that over a million shop foremen are currently doing so should be satisfactory evidence to the most skeptic as to the effectiveness of this system."

The over-all training of a life agent divides itself into two distinct phases, the "Know About" phase and the "Know How" phase. The "Know About" phase covers the imparting of knowledge to the agent with regard to policy forms,

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JOB BREAK-DOWN SHEET FOR SELLING THE INTERVIEW

STEPS (A Segment of Presentation that Advances Sale)	KEY POINTS (A Knack, Tip or Verbiage Especially Effective)
1. Greet and identify self	Confident, natural, friendly.
2. State purpose	"Explain how and why. Indicate benefit.
3. Put at ease	"Not in market" "Not interested in discussion" Agree with prospect.
4. Introduce power idea	Be convincing. "Two points of vital importance" "What income will be" "Family may not receive."
5. Connecting link	"A few nominal questions" Have social security sheet ready.

Adaptation of Job Instructor Training job break-down in training agents on how to sell the interview.

Service Approaches Presented by Karl Kreder

Develop Policyholders On Books, Metropolitan Life Manager Urges

"Today is the day for service. Today is the psychological opportunity for life underwriters to service the field" and give the highest degree of service in contrast to the indifferent attitude in many businesses today, Karl H. Kreder, Charleroi, Pa., manager Metropolitan Life, declared before the second general session.

"We have now entered that phase of development, like America itself, where we realize the problem is no longer that of extending the insurance frontier, but of intensifying and developing the care and service to the 70 million people we now have," Mr. Kreder pointed out. "In due course that stewardship will of course extend beyond the insured himself to members of his family, then in future years to their families in turn. Whatever eventual form our post-war plans will take, they must in the final analysis embrace and be guided by the significant statement that life insurance is no longer a commodity—it's a service. Since that be true, our path to the future is clear cut. Our energies must be directed toward refining our service, teaching and training our people to perfect its use, supervising its execution, and so enlarging its scope that all seventy million insured will reap its benefits."



KARL H. KREDER

Aid for Veterans

Aiding war veterans in getting back to civilian life presents a challenge for service. "Nearly all of these men will return with \$10,000 of government insurance to be converted, reduced or changed. By virtue of health some of them may never be able to buy new coverage, so that our responsibility to them is thereby heightened. In that connection it will also be necessary to determine how and if social security benefits are currently applicable. With this return to civilian life will come a number of social problems. America's reconversion to a peacetime economy will vitally affect the home life and financial fortunes of most of our insureds. It is incumbent upon us, therefore, to be prepared, able and willing to render them intelligent service in their time of need."

Need Basic Plan

"We need a simple, basic, fundamental service plan or plans applicable to all types of agents, of agencies and debits, urban and rural, big and little, one that can be taught to all life underwriters and used in all the homes of America. Often we've done a magnificent job for a selected group of substantial policyholders, but have we done equally well with those less economically fortunate? In laying our plans for tomorrow we need to make sure that the everyday agent in the everyday town, the average weekly premium or ordinary man, selling the average American has a practical, daily service plan he can use to sell and serve and live by, for if we are to achieve true professional stature we must render community-wide service.

"There is another and even more cogent reason for emphasis on service," Mr. Kreder explained. "Due to the social and economic adjustments that will come in the post-war period we can't anticipate

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Newell Day Demonstrates Use of Color in Selling

Color, whether it be on the football field, on the handle of a shovel or in the sales presentation of a life insurance agent, is a vital factor in getting the job done, Newell C. Day, Davenport general agent Equitable Life of Iowa, declared before the general session. He cited numerous instances of the success of colorful selling in other fields and demonstrated several ideas which work for him in selling life insurance.

In approaching a prospect for retirement income the agent brings out a regular pay envelope with \$3.33 in money in it. "Mr. Prospect, how would you like to come down to the breakfast table on your 60th birthday and find this envelope beside your breakfast plate? Your grapefruit, your steaming coffee, and, this envelope?"

The agent turns the envelope over and reads, "Enclosed find \$3.33. Spend it today if you like—all of it. For, tomorrow and every morning from now on you'll receive a similar envelope. Have a good time and good luck."

That's more interesting "than starting off talking about a 100 bucks a month," Mr. Day pointed out. "And, if you don't like to mess with all that change, you can write \$150 retirement by merely using a five spot in the envelope."

Do You Speak French?

"Do you speak French, Mr. Prospect? ... No," Mr. Day starts out in another approach. "Well, neither do I. But I think that men in my business, life insurance, do often talk a foreign language. For illustration, how many times have you had \$10,000 to do as you pleased, your very own?"

"Well, neither have I. Have you ever had \$5,000?"

"No, well, neither have I. And yet, if I come to talk to you about \$10,000 and you've never had it and I've not had it, either, isn't it a foreign language? You have earned \$100 a month, haven't you? Well, so have I. That's something we both understand. Now, I want to talk to you about how much of your present income you want to be sure to have at age 60 if you are here and how much of it you want your family to have if you aren't here."

Sell Christmas Policies

This is a fine time to write Christmas policies, much better than December, Mr. Day observed in explaining his third approach. "Just walk in to your prospect, a chap whom you know loves someone and say, 'I want to be the first to wish you a merry Christmas in 1944 and to make it possible for you to continue those good wishes in a tangible form to your loved ones forever, regardless of

how long you may live. Recently, I talked to 10 men whose estates were well arranged, men of money like yourself, and, to a man, they told me that what they actually had arranged specifically for Christmas remembrances wouldn't fill a sock this size (holds up baby's blue sock) to hang by the fireplace."

Mr. Day then told of a sales idea he got from an actuary. "One of our new men who was not easy to train because he didn't want to sit still very long asked me one day how to explain the difference between an ordinary life and a 20 pay life. He said he knew the answer but he just couldn't tell it."

Uses Rubber Band

In answer Mr. Day took a rubber band and stretched it. "Now, here's where you are today," he said, pointing to one end, "and way over here is where your death is going to occur," he explained as he pointed to the other end. "Now, if you pay a premium each year over this time, that's an ordinary life plan; but you say you don't want to pay that long, that you'd like to pay for only 20 years, well we only stretch the payments for 20 years and your family still gets their money."

"Now, what happened to the rubber band? That's right, it got thicker and that's what happened to your premiums, they get thicker, too, as you shorten the number of them. Now, let's suppose you were a Bob Feller and your pitching arm was good for 10 years. You might want a 10 payment life or suppose you had come into an inheritance so you want to pay just one payment and have it done forever?" Mr. Day then rolls up the rubber band into a small ball and observes: "Well, that's a single payment life and it's all the same band of protection."

Uses Number Nine Iron

To get a prospect "out from behind the bunker of complacency and smugness," Mr. Day uses what he calls his nine iron.

"He tells me that he's doing all right, you know the type. So I say something like this: 'Mr. Prospect, could it be that you're looking at things through rose colored glasses, when you should also take a peek at things through amber colored ones? (Here Mr. Day pulls out the nine iron—a little glass tube with a fluid in it that is activated by the heat of your hand) 'Up here is the standard of living your family now enjoys and that standard stays there because you are down here at the bottom keeping that income up there. Sometime you may want to climb up there too or your family may, at least, not have you down there pushing up the income. (Takes hold at the top and the

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Manager's Job Is To Help Agent to Be Successful

Proper Training, Close Personal Relation Needed, John D. Moynahan Says

"The primary function of management is to help the agent to be successful," John D. Moynahan, Metropolitan Life, Chicago, told the general agents and managers section. A group of successful



JOHN D. MOYNAHAN

agents results in a successful agency—and that is what is expected of us regardless of which company we represent."

"To help the agent to be successful, it is necessary to train him," He said there is nothing new in the idea of training, citing material put out by his company 72 years ago.

"These men know what can be accomplished by effective training," Mr. Moynahan said. "Many of them will come into, or come back to, our business when this war is over—and they will expect comparable training from us."

"There has been a tendency to think of training as optional—that is, we can take, or leave it alone, but it is something more than that," Mr. Moynahan declared.

All Trained—Right or Wrong

"Every man who comes to us is trained; either we train him, or some one else trains him—rightly, or wrongly. But too often we either do not start at the beginning, or do not go far enough with our efforts." He cited the case of a new agent introduced into an agency during the progress of a one-month contest. He caught the enthusiasm at once and was producing business from his very first day. The manager was delighted. Five weeks later the manager noted that the agent was not producing, but he waited a week or two (not wanting to be unreasonable) before asking the new man what had happened to him after such a fine start. The agent's reply was, "Why, I thought the contest was over."

"Was that young fellow being trained?" Mr. Moynahan asked. "He was being trained all right—but in the wrong way. Or perhaps he might better say that the trainer (the manager) did not begin at the beginning with the training of this man."

"When an agent comes into an agency organization, he doesn't drop one personality and assume another. He brings to his work all his hopes, ambitions, fears, and his problems as a human being—as a man; he brings the same personality, the same problems he has always had.

"If we truly understand him as a man, (Continued on Page 29)



L. Mortimer Buckley, New England Mutual, Houston; Chester T. Wardwell, Connecticut Mutual, Rockford, Ill., and George Huth, Provident Mutual, Chicago.

THE FRASER AGENCY

Connecticut Mutual Life Insurance Co.
Hartford, Conn.

JOHN M. FRASER, General Agent
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149 Broadway Uptown Office
1440 Broadway LOngacre 5-6990
New York

MANUEL CAMPS, JR.

General Agent



Suite 601, 110 E. 42nd St., New York

Murray Hill 3-8260-1-2

THE CHARLES B. KNIGHT. AGENCY, INC.

General Manager

The Union Central Life Insurance Company

225 Broadway

New York, N. Y.

WALTER E. BARTON, Pres.

PAUL S. RANCK, Vice-Pres.-Treas.

Aetna Life Insurance Company

R. H. KEFFER

General Agent

151 William Street, New York

REctor 2-7900

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The Connecticut Mutual Life Insurance Company of Hartford

527 5th Avenue
New York



CLIFFORD L. McMILLEN
GENERAL AGENT

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HOMER CROSS, Manager

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New York 1
CHickering 4-4400

THE C. PRESTON DAWSON AGENCY

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New York
MUrray Hill 3-1460

OSBORNE BETHEA

General Agent
The Penn Mutual Life Insurance Co.
50 Church Street
New York City

THE BEARDSLEE AGENCY

Columbian National Life Insurance Co.
LESTER E. BEARDSLEE, JR., General Agent
45 John Street
New York
BEekman 3-4828

Meetings TO DETROIT FROM NEW YORK GENERAL AGENTS AND MANAGERS

K. A. LUTHER & CO.

General Agents
K. A. LUTHER L. W. SECHTMAN
Aetna Life Insurance Company
Lincoln Building 60 East 42nd Street
New York
MUrray Hill 2-0200

THE DOREMUS - BRAGG AGENCY

FREDERIC S. DOREMUS
JAMES ELTON BRAGG, C.L.U.
Managers
The Guardian Life Insurance Company of America
Home Office Agency 50 Union Square
Downtown Office 60 John Street



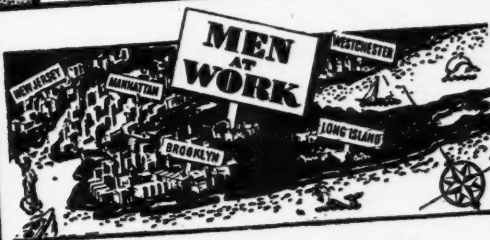
The Mutual Benefit Life Insurance Co.

ARTHUR V. YOUNGMAN

General Agent
135 Broadway, New York City
REctor 2-8666

CLANCY D. CONNELL

Provident Mutual Life Insurance Company
99 John Street New York
COrtlandt 7-4790



A. J. JOHANNSEN AND ASSOCIATES

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY
74 Trinity Place, New York

DOWNTOWN AGENCY

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

Home Office — Newark, N. J.
GERALD A. EUBANK, Manager
40th Floor—40 Wall Street
New York

Women's Gathering Draws Attendance of More Than 250

Some 250 women and more than just a few men attended the women underwriters' session at the Statler, in charge of Ellen M. Putnam, National Life of Vermont, Rochester.

"Women at Work" was the theme, presented by Pearle Easley, Massachusetts Mutual, Oklahoma City, who presided. In her analysis of women at work she stated that there are now some 6,400 women underwriters, of which 3,300 are industrial.



Elsie Matthews

Five leaders of the Quarter Million Round Table who discussed business insurance were introduced by Elsie M. Matthews, Manhattan Life, Montclair, N. J., retiring chairman.

Herbert A. Hedges, N. A. L. U. president, brought greetings and stated that it would perhaps not be many years before the women would be telling the men how to do it.

An analysis of retail merchandising methods and the problems of developing well-informed and discriminating customers was presented by R. G. Schaeffer, director of merchants' service Marshall Field & Co., Chicago.

By using the "Can you save \$1 (or \$2) a week" approach, Elizabeth F. Dickman, John Hancock Mutual Life, was able to write 90% of her \$250,000 total ordinary production during her first year as an industrial agent in Cincinnati. She presents

(Continued on Page 24)

Hedges Pays Tribute To Former Presidents

High tribute was paid to the former presidents of the National association by President Herbert A. Hedges in his address at the National Council meeting, commending their continued activity in association offices throughout the years.

Among those on hand for the opening session were Ernest J. Clark, John Hancock Mutual Life, Baltimore; J. Stanley Edwards, Aetna Life, Denver; T. M. Riehle, Equitable Society, New York; Julian S. Myrick, second vice-president of Mutual Life; S. T. Whatley, vice-president of Aetna Life; George E. Lackey, Massachusetts Mutual, Detroit; O. Sam Cummings, Kansas City Life, Dallas; Lester O. Schriver, Aetna Life, Peoria, Ill.; Holgar J. Johnson, president, Institute of Life Insurance; C. Vivian Anderson, Provident Mutual, Cincinnati; John A. Witherspoon, vice-president, Volunteer State Life; Grant Taggart, California-Western States Life, Cowley, Wyo.

Ohio State Life Luncheon

Ohio State Life gave a luncheon Wednesday for its group of about 30, immediately following the address by President Claris Adams at the general convention session. In addition to Mr. Adams, the home office delegation consists of Frank Barnes, vice-president; Warren Howe, superintendent of agents; Herman Wilharm, supervisor of agencies.

Columbus Mutual Turnout

About 50 attended the dinner meeting Wednesday of Columbus Mutual Life. The home office was represented by James E. Preston, sales manager; Robert G. Smith, assistant sales manager; Robert H. Barr, head of the renewal department.

C. W. Arnold, assistant superintendent of agents, is on hand from the head office of Kansas City Life.



BUILDING

Building a business or building a company is an extension of the principle of building men. The progress of the individual is a factor in the progress of the company he represents. With the Washington National it is a fundamental that promotions are made within the ranks. The men who carry the Washington National rate-book know that their success and advancement will be measured only by their ability and performance. There are no ceilings on progress in the Washington National!

**WASHINGTON NATIONAL
INSURANCE COMPANY**

CHICAGO

EXECUTIVE OFFICES: EVANSTON, ILLINOIS

Greetings from the

STATE MUTUAL LIFE ASSURANCE COMPANY

OF WORCESTER, MASSACHUSETTS

INCORPORATED 1844

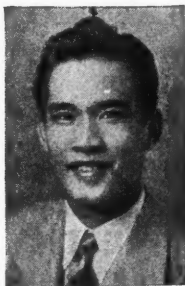
The Life Insurance fraternity has given generously of its membership to the armed forces of the United States.

With high respect we salute each and every one of them. God speed the day when they shall return home victorious.

THIS IS STATE MUTUAL'S SEVENTY-FOURTH YEAR IN DETROIT



GRANT TAGGART



ROBERT A. H. HUNG



S. I. M. MINZER

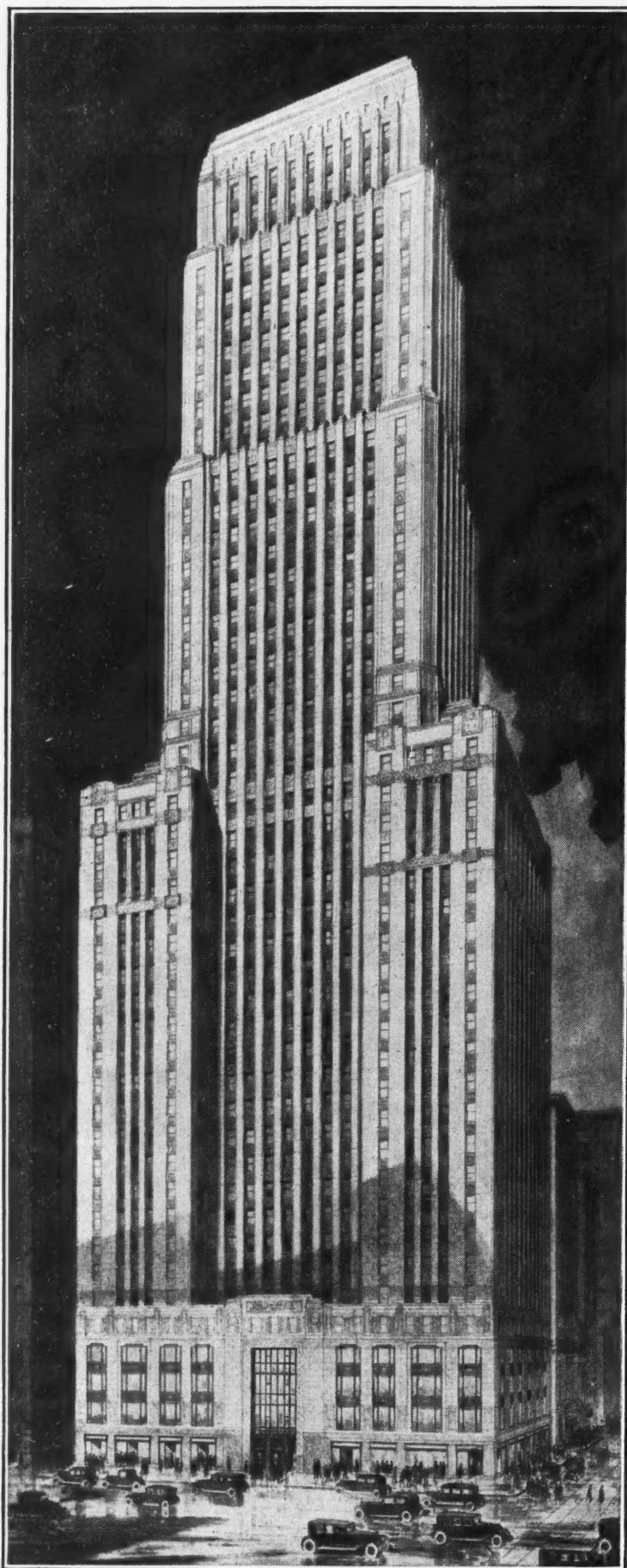
Our Three Millionaires

bring Cal-Western's greetings to members of the National Association of Life Underwriters. We are proud to be a part of a group so representative of the spirit of service of life insurance. Your contributions to the protection of America through the sale of War Bonds long will be recognized as one of the great home front victories of World War II. In this you have common cause with the armed forces, the war workers, and all other loyal citizens.

**California
Western
States
Life
Insurance Company**

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Rates and Floor Plans on Request—

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Outstanding Life One La Salle

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A COMPLETE LIFE INSURANCE
DEPARTMENT AT YOUR DISPOSAL

LIFE — SUBSTANDARD — WHOLESALE — GROUP
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GROUP PENSIONS — PENSION TRUSTS

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Established 1872

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HENRY ROYER AGENCY

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THE OHIO NATIONAL LIFE INSURANCE COMPANY

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THE CONNECTICUT MUTUAL LIFE INSURANCE CO.

General Agents

Lt. Com. Chas. J. Zimmerman
Henry C. Hunken

Al. Campbell
Brokerage Dept. Manager

Tel. Central 5700
One North La Salle Street
CHICAGO

John Hancock
MUTUAL
LIFE INSURANCE COMPANY
OF BOSTON, MASSACHUSETTS

WILLIAM M. HOUZE

GENERAL AGENT

One La Salle Street Building

Telephone: Randolph 9336
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is the established Life Insurance Center of Chicago. Twenty-seven of the foremost life insurance firms and agencies maintain offices in this new, architecturally impressive, and centrally located building at La Salle and Madison Streets.

The General Agents and managers with offices at One La Salle Street whose names appear here have unequalled facilities for handling all life insurance business. Brokers will find prompt and unusual service on brokerage business at these offices. Men who desire to become Life Underwriters and connect with well established organizations that will give helpful aid will find an opportunity awaits them.

Here are some of the most progressive and modern producing organizations offering the finest service on life insurance to be found anywhere in the country.

FREEMAN J. WOOD

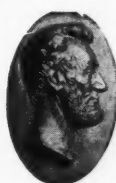
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Lincoln National Life Insurance Co.

18th FLOOR

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AN AGENCY WELL EQUIPPED TO
HANDLE BROKERAGE BUSINESS.

THERE'S A REASON . . .

why more and more brokers and surplus writers are giving business to the Hughes Agency. They say that they find here—prompt service — sound advice — business-getting ideas — and courtesy always—to both the agent and his client.

E. W. HUGHES

General Agent

MASSACHUSETTS MUTUAL LIFE INSURANCE CO.

One North La Salle St. • Chicago • Randolph 0060

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OF

NORTHWESTERN NATIONAL LIFE INSURANCE
COMPANY OF MINNEAPOLIS

RAYMOND J. WIESE, Manager

ONE NORTH LA SALLE STREET

CHICAGO

STUMES & LOEB

GENERAL AGENTS

The Penn Mutual Life Insurance Co.

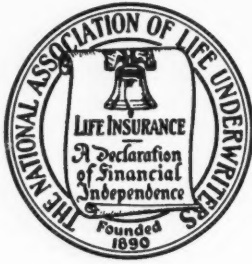
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*An Agency Especially Equipped to Educate
and Develop Steady Producers*



Symbol of Achievement

It is right and fitting that the Life Underwriters of America should be banded together in an influential and compact organization whose primary objectives include (1) Better Life Insurance service to the public; (2) More efficient merchandising of the Life Insurance product, and (3) The strengthening of the American Agency System.

Organized field activity which promotes a better understanding of Life Insurance by the public . . . which stabilizes the field operations of the companies . . . which furnishes a systematic and standardized program of Life Underwriter education . . . and which promotes a spirit of friendly competition and healthy relationship with fellow underwriters is definitely helpful to the Life Insurance business as a whole and makes a very real contribution to the progress of the industry.

It can be truly said that without the National Association of Life Underwriters the Life Insurance business today would not have the public acceptance nor the financial standing which it now enjoys.

Believing these things, Commonwealth encourages its underwriters in the field to become active Association members.



COMMONWEALTH LIFE INSURANCE COMPANY OF LOUISVILLE

MORTON BOYD, President

Capacity Crowd at Meeting of Managers Section

Four Headliners Give Practical Messages—Trophies are Presented

The meeting of the general agents and manager section Wednesday afternoon attracted a capacity crowd that was rewarded by practical messages from four speakers: Lewis W. S. Chapman, director of service of the Research Bureau; John D. Moynahan, manager of Metropolitan Life at Berwyn, Ill.; Edward L. Reiley, Penn Mutual general agent at Cleveland, and William P. Worthington, agency vice-president of Home Life of New York.

Stacey E. Webster, Provident Mutual, Pittsburgh, N. A. L. U. trustee and chairman of the section, presided.

George P. Shoemaker, Provident Mutual, New York, was billed to make presentation of award for the best article

during the year in "Manager's Magazine" but instead John Marshall Holcombe, Jr., manager Sales Research Bureau, took the platform. Mr. Holcombe explained that the committee of judges had selected an article written by Shoemaker himself as the best of the year, but that Mr. Shoemaker had declined to go before the group and stage a presentation dialogue with himself. Mr. Holcombe presented Mr. Shoemaker with a handsome brief case.

Mr. Webster presented the Manager's Magazine Trophy awards for outstanding accomplishments by various managers organizations.

Los Angeles Recognized

The "best of show" award went to Los Angeles and it was accepted by Russell L. Hoghe, Equitable Life of Iowa, and last year's president.

The trophy in group 1 went to Chicago and E. W. Hughes, Massachusetts Mutual, accepted for the organization.

In group 2 the winner was Louisville and Morgan Woodward, Equitable Society, went forward to accept.

It was decided to make no award in group 3 and Honolulu gets to keep it for another year.

THE NEW INSURANCE MONEY MAKER

Issued by the

ILLINOIS BANKERS LIFE ASSURANCE COMPANY

The Income Builder

1. We have a NEW PLAN to enable you to make more money in these times.
2. ONE-TENTH THE SALES, through large first commissions and large renewal commissions, will return you TEN TIMES the earnings of the same volume of life insurance alone under our plan.
3. IN ONE YEAR, you build as large a renewal income as you would in ten years writing the life insurance alone under our plan.
4. This Insurance Pays All Ways:
 - If you live too long.
 - If you do not live long enough.
 - If you are disabled.
 - If you have an emergency need for cash.

ALL AT EXCEPTIONALLY LOW COST.

HUGH D. HART

Vice-President and Director of Agencies

ILLINOIS BANKERS LIFE ASSURANCE COMPANY

MONMOUTH, ILLINOIS

Continuing Progress of THE EQUITABLE

in its 85th Anniversary Year



ADMITTED ASSETS as reported to the New York State Insurance Department reached an all-time high of approximately \$3,335,000,000 on June 30, 1944. During the first six months of the year Admitted Assets have shown a record increase of \$146,000,000.

POLICY RESERVES and other **LIABILITIES** on June 30, 1944 were \$3,114,000,000. Dividend Funds, Contingency Reserves and Unassigned Funds totalled over \$221,000,000.



REAL ESTATE MORTGAGE LOANS made during the first six months of 1944 total \$46,700,000, increasing the Society's mortgage investment to \$414,900,000.



INVESTMENTS made during the first seven months of 1944 include \$89,300,000 of securities other than Government. These non-government bond investments were made on a basis to yield 3.56%. During the same period the Society subscribed to over \$750,000,000 of Government obligations.

THE SOCIETY has sold 1,684 foreclosed Real Estate properties during the first seven months at a substantial profit over values shown on our books, reducing our holdings to 2,681 properties.



NEW SALES of Ordinary Life Insurance aggregated \$214,400,000 during the seven months, an increase of 32% over the corresponding period of 1943. The average size of the New Policy issued during this same period was 18% larger than for the like period of 1943.



PREMIUMS RECEIVED for the seven months total \$216,900,000, an all-time record for the period, and an increase of \$27,800,000 over the same period of last year.

POLICY LAPSES have declined 17.8% and the total amount of Policy Surrenders has declined 26%.



LIFE INSURANCE IN FORCE has risen to a new peak of \$8,650,000,000, an increase of \$205,800,000 during the seven months.

Of this increase, \$125,600,000 is in Ordinary Life Insurance.



PAYMENTS TO POLICYHOLDERS amounted to \$221,400,000 during the twelve months ended July 31, 1944. Payments since the organization of the Society exceed \$5,345,000,000.



LOW NET COST of Equitable insurance has become even more favorable as a result of this year's increase in dividend payments.

Holders of individual policies are receiving in 1944 an aggregate of Dividend Refunds approximately 12% larger than the distribution to such policyholders in 1943. The June, 1944 issue of the **LIFE INSURANCE COURANT** lists The Equitable as the *lowest net cost* company for Ordinary Life Policies at issue age 25. The Equitable has always been the low net cost company in Group Insurance.

BASED ON THE RESULTS achieved during the first seven months, this 85th Anniversary Year of the Equitable Society promises to be a record-breaking year in every way.



THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

393 Seventh Avenue, New York 1, N. Y.

Thomas I. Parkinson, President

A Mutual Company Incorporated under the Laws of the State of New York

Varied and Inviting Fare At 2nd Detroit Session

(Continued from Page 3)

noon even though there is little in the way of an exciting contest. The campaign managers of the 12 candidates for the nine trustee positions have been assiduously

buttonholing delegates but the electioneering has not been on the frenzied plane that it has in recent years.

The million dollar members are wearing convention badges that give them an especial distinction because there are no badges for the other convention registrants.

The total registration figure is not yet known. Registrations are still being taken at three different places. It seems certain, however, that a new high record will be set.

C.L.U. Activities on Tap

Late Thursday afternoon the American Society C.L.U. will hold its annual business meeting and election and then the American College and American Society C.L.U. will have a dinner and conferment exercises. M. Luther Buchanan of Boston, the outgoing American Society president, will preside. Dr. S. S. Huebner, president American College, will present diplomas to the new C.L.U.'s that are present and the address of the evening will be given by Dr. William Mather Lewis, president of Lafayette college, Easton, Pa.

In presenting greetings Wednesday morning from the Association of Life Agency Officers of which he is chairman of the executive committee, Grant L. Hill, chief agency executive of Northwestern Mutual Life, declared that life insurance is on the threshold of a wonderful era. During the war period, he said, the marginal agent has largely been weeded out. "Let's have the courage to keep him out," he admonished.

Many veterans, he declared, will look to life insurance for a career. The business should be very selective, admitting those men who can be trained and ab-

sorbed. "Keep faith with the quality agent that is in uniform and don't lose the gains of the last few years," he cautioned.

Holgar Johnson, president of Institute of Life Insurance, in his message of greetings, said there are 32,390 life insurance people in the armed forces. Upon their return they should be given a real welcome and real cooperation and aid in re-orienting their lives.

The agents, he declared, should do their utmost to induce veterans to retain their National Service Life Insurance, because "in most instances it is to their advantage to do so."

In demonstrating the need for more color in selling, Newell C. Day, Davenport, Ia., manager Equitable Life of Iowa, entertained the audience with gadgets and ideas which he and his men employ with success. With the aid of rubber bands, dollar bills, postage stamps and even ice cubes, Mr. Day displayed real talent as a showman in showing that a man's pocket is nearer to his heart than to his head.

Urging life agents to "reverse the field" and render real service in contrast to the present public neglect in most businesses today, Karl H. Kreder, Charleroi, Pa., manager Metropolitan Life, presented three effective service plans along with facts and figures on resultant sales to show that they really work.

American College Hour

In opening the American College hour, Julian S. Myrick, second vice-president of Mutual Life, who is chairman of the board of the college, recalled that the first conferment exercises were held at the Detroit meeting in 1928, when he was president of the National association, and reviewed some of the results accomplished by the college in these 17 years. There were 22 who received their designations that first year. In that list he called attention especially to Dr. Yien Dung of China, who is now connected with the Sing Hwa Insurance Company of Chungking, Szechwan, China. When last heard from he was vice-president of the company.

The designation now has been awarded to 2,333 C. L. U.s, while 2,549 have completed all the examinations. In addition, 3,249 candidates have credit for some part of the examinations and about 4,000 now are in study groups. The National association has the highest membership in its existence, more than 33,000, and nearly one-third of the membership has used the facilities of the American College.

Distribution of C. L. U.s

Of the 2,400 holders of the C. L. U. designation, about 46% are in that branch of the business that might be called management, about 17% are in service and the other 37% are active producers.

He referred to the refresher courses for those in service, previously announced, stating that they have been advised of these courses and encouraged to remain in life insurance after they come back to civilian life—returning to their own companies. He urged on the N. A. L. U. not only continued support of the C. L. U. program but the creation of intermediate courses to provide for a continuous program of education and training.

Due to the war, not as many candidates have applied to the S. S. Huebner Foundation as in 1941-2, but he said it is carrying on the fine work and in the course of years will be the means of educating teachers of life insurance who will take their places in the various colleges and universities.

Registration Fee Is Waived for Canadians

John J. Gormley, Metropolitan Life, Toronto, in bringing greetings Wednesday as president of the Life Underwriters Association of Canada, expressed appreciation to the N.A.L.U. for waiving the registration fee for Canadians. That was done because of the monetary restrictions that prevail.

Welcome to the WOLVERINE STATE

When The National Association of Life Underwriters held its last annual convention in Detroit in 1928, Michigan Life was just getting under way, but in those 16 years both your organization and Michigan Life have gone far on the road of progress.

It is particularly appropriate that our company, bearing the name of one of the great states of the union, welcomes you to Detroit and the Wolverine state. We hope that you will visit us at our home office on East Grand Boulevard so we can greet you in person.

MICHIGAN LIFE INSURANCE COMPANY

2988 EAST GRAND BLVD.

DETROIT

Life-Accident-Health-Hospital I-N-S-U-R-A-N-C-E

America's Distinctive Hotel

WILLIAM M. DEWEY
President

PHILIP J. WEBER
Resident Manager



HOST TO MORE INSURANCE CONVENTIONS THAN ANY OTHER HOTEL IN THE WORLD!

More than 126 Insurance Organizations have chosen this unique Hotel as their meeting place. Ideally located with all modern facilities and unexcelled service for your every comfort and convenience, it has played the role of the understanding host to the Insurance Fraternity year after year.

Make the Edgewater Beach Hotel your Headquarters in Chicago

EDGEWATER BEACH HOTEL

5300 BLOCK SHERIDAN ROAD

Leading Life Offices of Chicago

OUR RESPONSIBILITY

The James M. Royer Agency of The Penn Mutual Life Insurance Company acknowledges the great responsibility and duty to serve more than fifteen thousand policyholders owning protection of over sixty-four million dollars.

These policyholders represent a great cross section of our community and we recognize our obligation to maintain uninterrupted Penn Mutual service.

With one-half of our field force in military service, those remaining have dedicated themselves to maintain the Agency's obligation to our policyholders and are contributing a great portion of their time to important war activities on the home front.

As we journey onward, this Agency continues to grow. It showed another plus sign last year. As General Agent it is a great privilege to pay tribute to my associates.

THE PENN MUTUAL LIFE INSURANCE CO.

JAMES M. ROYER, General Agent

120 SOUTH LA SALLE STREET

CHICAGO, ILLINOIS

N. A. L. U. 55th Anniversary

The offices listed on this page are leaders in the life insurance field in Chicago. They believe in the National Association and for what it stands, and through this medium extend their cordial greetings to the 55th annual meeting in Detroit.

ROCKWOOD



S. EDWARDS

General Agent

AETNA LIFE INSURANCE COMPANY

120 SOUTH LA SALLE STREET, CHICAGO, ILLINOIS

Telephone Andover 1920

W. A. ALEXANDER & COMPANY

WADE FETZER, JR.

JOHN H. SHERMAN

GENERAL AGENTS of

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Life Insurance Company

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Franklin 7300

CHICAGO

Reliance Life Insurance Company of Pittsburgh

ILLINOIS DEPARTMENT

111 W. Washington Street

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WILLIAM C. PECK, Manager

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LIFE INSURANCE COMPANY
OF PHILADELPHIA

Founded 1865

WILLARD EWING
General Agent

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Agency Manager

Warren V. Woody
Agency Manager

Robt. R. Reno, Jr.
Agency Manager

29 So. La Salle St.
CHICAGO

THE FULLER AGENCY

The Prudential Insurance Co.
of America

Home Office: Newark, N. J.

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GEORGE L. SCHOMBURG

BROOKS FULLER, C.L.U.

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St. Louis

JAMISON, PHELPS AND ASSOCIATES

General Agency

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY

An association of career underwriters who take pride in their work and the product they sell.

Phone State 0633

208 S. La Salle Street

**The E. Walter Albachten
Agency**

**PACIFIC MUTUAL LIFE
INSURANCE COMPANY**

**1615 National Bank Building
Cherry 5040**

Welcome to DETROIT

John B. Ames

General Agent

**THE LINCOLN NATIONAL LIFE
INSURANCE COMPANY**

**2202 Buhl Bldg.
Cherry 7710**

Edward J. Dore Company

General Agent

**BERKSHIRE LIFE INSURANCE
COMPANY**

**2327 David Stott Bldg.
Cadillac 3280**

**Massachusetts Mutual
Life Insurance Company**



**GEORGE E. LACKEY & ASSOCIATES
1680 National Bank Bldg.
Cherry 3060**

E. P. Balkema, C. L. U.

Agency Manager

**NORTHWESTERN NATIONAL LIFE
INSURANCE COMPANY**

**2132 National Bank Bldg.
Cadillac 9795**

Charles R. Eckert and Associates

General Agent

**NORTHWESTERN MUTUAL LIFE
INSURANCE COMPANY**

**2700 Eaton Tower
Cherry 8880**

**Phoenix Mutual Life Insurance
Company**

of Hartford, Connecticut

**JAY L. LEE, MANAGER
1717 National Bank Bldg.
Cadillac 9165**

Earl B. Brink Agency

"Where the Salesman is King"

**MUTUAL BENEFIT HEALTH
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**UNITED BENEFIT
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Agency Manager

**THE GREAT-WEST LIFE ASSURANCE
COMPANY**

**3146 Penobscot Bldg.
Randolph 0446**

Charles A. Macauley

State Agent

**JOHN HANCOCK MUTUAL LIFE
INSURANCE COMPANY**

of Boston, Mass.

**3401 David Stott Bldg.
Cadillac 2730**

John S. Cooper and Associates

Branch Manager

**NORTH AMERICAN
LIFE ASSURANCE COMPANY**

A MUTUAL COMPANY

**2900 David Stott Bldg.
Cadillac 6367**

Frank L. Klingbeil

Manager

**THE PRUDENTIAL INSURANCE
COMPANY of AMERICA**

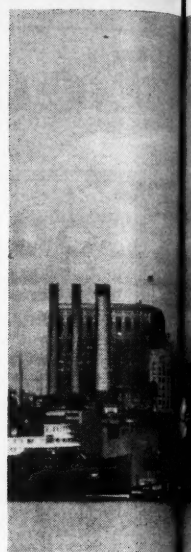
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600 Griswold St.
Detroit, Michigan**

Lyman E. Malone

Manager and Associates

**SUN LIFE ASSURANCE COMPANY
OF CANADA**

29th Floor Eaton Tower



Detroit was
Association Life
nual conven
first met in
in 1891 the
while today
that number

Even when
gathering in
organization
strength. At
but by 1928
Detroit the
National As
underway
14,848. Du

In Michigan

**The Mutual
Insurance Company**

**Head Office
Branch in**

**1010 Dime Bldg.
Wm. M. Milligan,
Branch Manager**

F. E. M.

Gen. Agt.

AETNA LIFE

**10th Floor
CH4000**



Detroit women members of The National Association of Life Underwriters for its 55th annual convention. When the National Association met in Detroit for its second annual meeting in 1891 there were only 23 local associations, but today there are approximately twelve times as many.

When the National Association held its first meeting in Detroit in 1910 it was still a small organization compared to its present day strength. At that time there were 1,856 members but by 1928 when the next meeting was held in Detroit the momentum which was to take the National Association to its present heights was underway. Membership had increased to 4,488. During the last sixteen years National

Association membership has shown remarkable growth and today the total is nearly two and a half times the 1928 mark.

As one of the great war production centers of the world, the Detroit area is the "Arsenal of Democracy" and is proud of its successful efforts to provide our men on the war fronts with the most effective weapons with which to overcome our enemies. We are equally proud this week to be host to The National Association of Life Underwriters and its members who are rendering service in selling War Bonds and in maintaining the morale of the home front.

Guests are cordially invited to visit our offices during their stay in Detroit.

Frederick A. Smart

General Agent

EQUITABLE LIFE INSURANCE COMPANY

of Iowa

2504 Eaton Tower

Cadillac 1907

The Connecticut Mutual Life Insurance Company



CHARLES E. STUMI and ASSOCIATES

Suite 600

Stroh Building

Arthur D. Sutherland Agency and Associates

HOME LIFE INSURANCE COMPANY OF NEW YORK

2600 Buhl Building

Cherry 4570

In Michigan Since 1903

The Manufacturers Life Insurance Company

Head Office Toronto, Canada

Branch Office in Detroit

100 Dime Bldg.

A. Milligan, Branch Manager

804-5 Fisher Bldg.

R. F. Schmid, Branch Manager



Charles Carroll Otto

General Agent

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY

Stroh Building

The Penn Mutual Life Insurance Company

SETH W. RYAN, General Agent

1001 Detroit Savings Bank Bldg.

Randolph 7100

B. A. SCHAUER, General Agent

1256 Penobscot Bldg.

Cadillac 0100

Ray H. Wertz

Manager and Associates

RELIANCE LIFE INSURANCE COMPANY

of Pittsburgh

Michigan Department

2226 David Stott Bldg.

Cadillac 8717

F. E. Mahon

General Agent

IA LIFE INSURANCE COMPANY

10th Book Bldg.

CH 4000

Nathaniel Reese and Associates

General Agent

PROVIDENT MUTUAL LIFE INSURANCE COMPANY

of Philadelphia

3007 Book Tower

Arthur P. Shugg

General Agent

UNION CENTRAL LIFE INSURANCE COMPANY

2302 Buhl Building

Randolph 4530

GREETINGS

FEDERAL LIFE AND CASUALTY COMPANY

Detroit 2, Michigan

Life, Accident, Health, and Hospital Insurance

W. P. Worthington Talks to Managers

(Continued from Page 3)

explore opportunities that might be more to their liking.

"This presents an opportunity to us if such men have sales aptitudes for this business," Mr. Worthington pointed out. "They all feel the necessity for making up for lost time. They realize they have had from one to four years taken out of their business lives and they hope to find some field that will enable them to make up that lost time. They want to get away from the kind of discipline they feel is 'dished out for the sake of discipline.' Apparently, many of the army and navy regulations are a bit irritating to them, but they seem to respect training and taking orders when those orders appear necessary and make sense."

"Although one might tend to feel that these veterans will be fed up with training, education, and drilling, on the contrary, they have developed a healthy respect for sound training, education, and drilling which they feel will properly equip them for the job ahead," Mr. Worthington pointed out. Servicemen are used to orientation lectures about once a week, comparable to weekly

agency meetings. In these lectures they are trained to cope with problems that they are likely to face in the near future. Since it is a matter of life or death to them, they take these lectures seriously. In the discussion period, all kinds of questions are fired at the instructors who are expected to answer them on a hard-hitting, practical basis. This should give us something to think about in the working out of our agency meetings. The men on the whole will be more sold on training and education than before the war," he observed.

Objectives Reshuffled

The war has brought about a reshuffling of objectives, ambitions, and a new set of values to many men. Some men who had been in office work feel they want to go into business for themselves. On the other hand, some men who had been in sales work or business for themselves have indicated that they would like an entirely different type of work. All of which means our selection procedures are going to be very important if we are going to help to place these men properly."

"To do an adequate job with return-

ing men on 'X' day we must have a comprehensive and well-defined plan of agency operation," Mr. Worthington pointed out. "Plans should be at least at the blueprint stage right now. The first question to consider is this: 'What kind of an agency do we want to build? Will the volume be our major objective or will it be the development of full-time successful career men? Every agency must have an adequate volume of sound business but an agency can get production without building a man. However, you can't build successful men without getting production.'"

Determine Definite Pattern

Mr. Worthington advised laying out "a definite pattern for the type of agency we want to build, the type of men we want associated with us—then devote our time and energy to building that kind of an agency."

"The returning serviceman will look with a critical eye at any position offered him to determine whether or not it will afford him the opportunity that he is looking for to make up that lost time. Our recruiting technique and procedures must be pretty well organized and present a strong, convincing attractive picture if we expect to bring to our agency, the cream of the crop."

"Are we going to improve our selection

procedures so that we will be doing the best possible job of selecting only those men who have the qualities essential for success in business? This is an important point, not only to your agency and your company, but to the institution as a whole. We see unfortunately, some evidence of sliding back into mass recruiting of men with little or no attempt to determine whether they could succeed or fail in this business. The business made that mistake once. If we make it again, we will deserve all the bad public reaction it will inevitably produce.

"In this connection we have a responsibility to our present field organization and to the general public. We are just beginning to make some progress with the public in this direction. People are gradually becoming convinced that insurance companies won't take on men indiscriminately; that more and more companies are developing careful methods of selecting the proper men for their job. To the extent that the public is sold on this, the job of agency building becomes that much easier. We rarely hear a successful underwriter criticized, but the mediocre agent is the butt of many jibes at the business.

Obligation to Field Force

"Our second obligation and a very important one, is to our own field organizations. We have fewer underwriters in the field today, than at any other time that we can remember. Practically all of the unfit men have been weeded out or have taken positions in other fields. Many thousands, of course, are in some branch of the armed services. We have a great opportunity to continue this as a fine business for career men, but if we return to the indiscriminate hiring of men, certainly our present full-time organization should be pretty well fed up with that type of management.

"Shouldn't we determine that in our post-war agency plans, we are going to be better organized in the recruiting and selection of men? Rather than selling a man into the business, shouldn't we be prepared to attract him to the business by showing him a comprehensive plan of how we propose to make him successful? Let's determine that we will take on men not merely because they are willing to come with us, but because we are convinced that they have the aptitudes for building a successful career in this business," Mr. Worthington urged.

What About Training?

"What sort of a training program will we have in our agency? If the serviceman has been sold on the value of training and education isn't it clear that we should have an adequate training plan ready now which will convince him we have what it takes to make him successful.

"What about the retraining of the men who left our agencies and who we hope will return? It becomes quite evident that these men feel the need for retraining which will bring them back as quickly as possible to the atmosphere of the life insurance business. A definite retraining program must be mapped out, designed to handle specifically the problem of the man who has life insurance experience and is returning to his job.

Compensation Plans

"What about compensation? Will the compensation plans of your agency help that man make up for the time he has lost or will it be necessary for him to start over again on a commission basis? Many servicemen, particularly those over 30, are apparently looking for the security of a guaranteed income to get them back into civilian life. While I think a guaranteed salary is the answer, this is a highly inflammable subject and I do not think I should pursue it any further now. It seems quite apparent, however, that the returning serviceman is going to be very much interested in a salary that can be adjusted according to the results he produces and with the security of a retirement plan at age 60 or 65. Certainly, this question of compensation will have a

(Continued on Page 30)

Our BUILDERS-OF-MEN PLAN IN OPERATION YEAR 1943 TOP 50 MEN EARNED AN AVERAGE OF \$8,658.08

As reported to Department of Internal Revenue

Companies are only as good as their Management.

Plans of Operation are only as good as the results achieved.

Results must finally be resolved into returns for the producer.

Is There a Reason for You to Be Interested?

GUARANTEE MUTUAL LIFE

Since 1901

A. B. OLSON—AGENCY VICE-PRESIDENT

OMAHA, NEBRASKA

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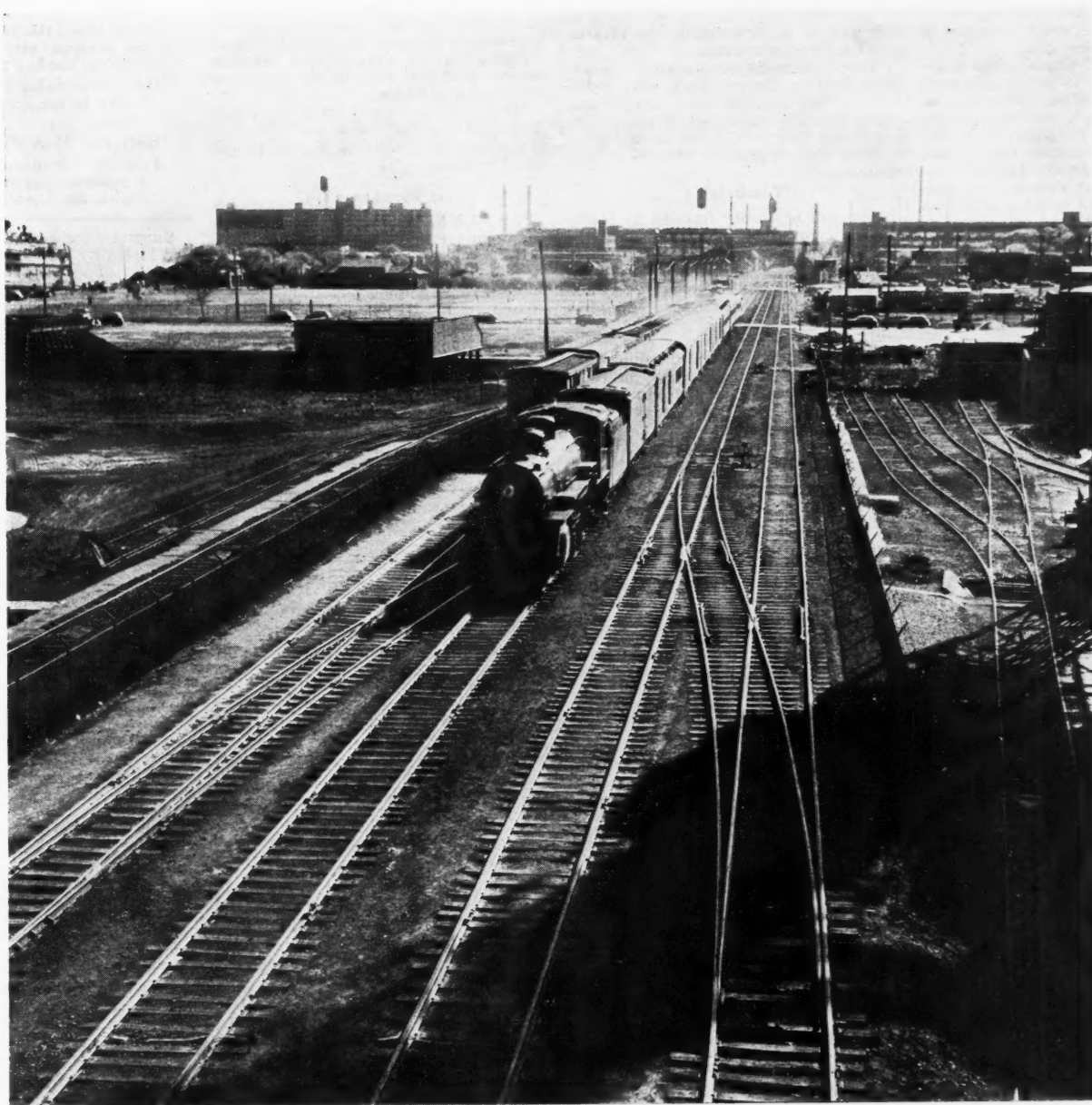
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The Track Ahead Is Clear With the Lincoln

THE Lincoln National Life is expanding its sales organization. Already operating in 41 of the 48 states—with more than a Billion and a Half of life insurance in force—with full lines of par and nonpar Ordinary and with one of the most liberal and complete lines of Group coverage—The Lincoln National today offers unusual personal opportunity to the capable, aggressive, ambitious field man. Many attractive openings in its sales force exist for

general agents, district agents, supervisors, group salesmen, and personal producers.

Exceptionally valuable general agency franchises are available in **Philadelphia, Nashville and Fort Worth.**

If you feel you can qualify, if you are under 45, and if you want a clear track ahead on your route of personal progress, write the Home Office today. Your inquiry will be held in confidence.

THE LINCOLN NATIONAL

Fort Wayne 1,



LIFE INSURANCE COMPANY

Indiana

Adopts War Training Methods

(Continued from Page 4)

reserves, dividends, and such other information as is customarily included in the state examinations for life underwriters. "Thus far I have found no means of adapting the JIT method to this sort of education," Mr. Reiley said.

The "Know How" phase refers to the development of skill in performing such jobs as prospecting, selling, planning, and those functions which are the essential part of the life agent's activity. "It is with these all important matters that I have found it possible to employ the JIT system. Remember that this system concerns itself only with training of a man and not with the material or content of the course. Therefore, we must assume that the material to be taught has been prepared and thoroughly organized. We can then teach it, one job at a time, by applying the JIT method to the instruction."

Divide Into Steps

In the process of training a man in a program sale, Mr. Reiley said the first job "is to divide the sales talk into its natural steps or components which can be taught in sequence. While your sales

presentation may be composed of steps which differ from mine, nevertheless I feel certain there will be a great degree of similarity and that you will have no difficulty in understanding the illustration I am trying to make.

"Our program presentation breaks down into six main steps or jobs as follows: 1. Sell the interview. 2. Calculate social security benefits. 3. Fix his needs and estate assets. 4. Make an appraisal. 5. Show the solution. 6. Make a closing comparison.

Teach Job 1

"We will begin our training by teaching the man Job 1, which is to sell the interview to make the approach. We must think of this as a job in itself and follow the get-ready-points in preparing to teach this as well as each of the succeeding five jobs.

"In adopting the JIT for use in our business I found certain modifications are required in the explanatory notes of 'Get-Ready-Points' and the 'How-to-Instruct' formula. The main steps are unchanged," he explained.

"The first get-ready-point is 'Have a

Time Table' so that we may know how much time to allot for this job and the degree of proficiency we may expect. This, of course, must be based on knowledge gained by experience. If we know from training others how long it will take to develop a satisfactory skill in selling the interview, our time schedule is automatically set for this phase. Without such information we must be content with an estimate for the present and maintain records that will give us the necessary information ultimately.

"Our next get-ready-point is 'Break Down the Job' by listing the steps and key points. We break our approach down into five steps.

Five Steps

"Step 1 is 'Greet and identify self.' Our key point for this step is 'confident, natural, friendly.'

"Step 2 is 'State purpose.' Our first key point here is a quotation from the approach itself and is 'explain how and why.' Our second key point is 'indicate benefit.'

"Step 3 is 'Put at ease.' With this step we have three key points, namely, 'not in market; not interested in a discussion; agree with prospect.'

"Step 4 is 'Introduce power idea' and we have four key points for this step,

How to Get Ready to Instruct

Have a Time Table—
schedule the work; know how much time to allot for each phase.

Break Down the Job—
list principal steps.
pick out the key points.

Have Everything Ready—
books, forms, stationery and materials.

Have the Work Place Properly Arranged—
a suitable training place, desk, chairs, blackboard, etc.

Summary for instructors adapted from TWI plan by Mr. Reiley.

namely: 'be convincing; two points of vital importance; what income will be; family may not receive.'

"Step 5 is really not part of the approach but is rather the connecting link which joins our approach smoothly to that part of the sales talk which follows, which is 'Calculate his social security.' Step 5, therefore, is simply a connecting link and the two key points are 'few nominal questions' and 'have social security sheet ready.'

Importance of Organization

"With this breakdown completed we proceed with the next get-ready-point 'Have Everything Ready.' This refers to books, forms, stationery, and material of that nature. By having all of this equipment ready for use we impress again upon the agent the importance of organization.

"The final get-ready-point is 'Have the work place properly arranged.' By this, we mean have a suitable place for training; with desk, chairs, blackboard and similar fixtures properly arranged. This step completes our preparation and we are now ready to proceed with the instruction.

"Our first step in instructing is 'Prepare the Worker.' Under this heading the formula says, first, 'Put him at ease.' A few minutes of conversation with this thought at mind at the beginning of each session will be time well spent. It helps you to know your man better and he will do better work.

"The next point is, 'Find out what he already knows about the job.' By the time he has reached this point in the training course you will have a pretty good idea about that. Nevertheless, it is wise to guide the preliminary conversation to the subject matter of the moment and encourage him to talk. We sometimes find hurdles we didn't know existed.

Get Him Interested

"The third point, which is, 'Get him interested in learning the job,' warrants special emphasis. It is a fallacy to assume that interest is at a proper pitch merely because he is in the process of training. We need to stimulate that interest constantly for the best results. To do this we always discuss the relation which the particular step (in this case the approach) bears to the complete sale. We try to give him an over-all view of the sale and show him that the step is an essential link in the chain.

"The second step is 'Present the Operation.' Our modified formula says 'Explain each step carefully and patiently, telling why and how. Stress key points. Instruct clearly and completely, taking up one point at a time—but no more than he can master. Demonstrate. Assign for study and drill.'

One Step at Time

"In our instruction we follow the breakdown sheet carefully, taking one step at a time. We explain why the agent should identify himself clearly and how he should do this. We point out that an attitude of confidence will build prestige with the prospect, that he will get along much better if he is perfectly natural rather than trying to put on an act. We

LITTLE HUMAN TOUCHES MAKE THE GREAT INSTITUTION



The Story of His "Soldier" Boy

One day, a father watched his boy making a gun. The father grew troubled. "Ah!" he sighed. "Some day, that gun may be real." Then, a friend made him think. "True, your boy may fight or fly for his country. But *still* you can protect him in *one* way." "How?" asked the father. "By giving him now what he might never be able to get again, after the war is over," said his friend, who was a life insurance agent. "Do you mean *life insurance*?" asked the father. "But at *his* age?" "Yes. If he is now under 15½, my company will still insure him against *any* dangers." "Even against war?" "Against *any* dangers *whatever*."

"And the cost?" asked the father. "At his age, it is small. *It stays small all his life*. And his policy has a 'cash value' which grows into an estate for him." "Then this," decided the father, "is not just insurance *against* the future—but *for* the future, too!"

QUESTION: Which life insurance company insures boys through all future fighting, flying and other dangers?

ANSWER:

THE MUTUAL BENEFIT LIFE INSURANCE COMPANY

NEWARK, NEW JERSEY

(FROM OUR SERIES OF ADVERTISEMENTS IN NATIONAL MAGAZINES)

FOR AMERICA'S BENEFIT

Total War includes the home front—and here our chief enemy is inflation. In this war Life Underwriters have the role of front line fighters—removing the dangers of inflation now, and at the same time providing the security we all want in the future. Long years from now people will thank the Life Underwriters for the work they are doing.

Life Underwriters to many people are the bulwark of defense against uncertain futures—against certain problems which some day must be faced, and which should be solved now. Front line fighters, armed with application blanks and knowledge instead of guns, Life Underwriters are doing a large share of the hard work now in progress for America's good. The Life Insurance Man can be as proud of his record on the home front as his sons and brothers can be proud of their records on the fighting front.

In years to come, the men who make the Kansas City Life Insurance Company what it is will have the quiet joy of knowing they have been an immense help to other Americans—that they have been a potent factor in our country's welfare. Kansas City Life Insurance Company Underwriters are helping their neighbors, their country, and themselves—and for that reason they and their Company are successful.



KANSAS CITY LIFE INSURANCE COMPANY

KANSAS CITY, MISSOURI

W. E. BIXBY, President



ORGANIZED SELLING

Aetna Life Salesmen have conducted thousands of Estate Control Plan interviews. And today they are finding their prospects even more receptive to this up-to-date method of analyzing and improving life insurance programs. Conscious of the compelling force of organized selling, they are working Estate Control to its limit and finding it effective to a gratifying degree.

AETNA LIFE ORGANIZED SELLING



AETNA LIFE INSURANCE COMPANY

Affiliated Companies:

The Aetna Casualty & Surety Company
The Automobile Insurance Company
The Standard Fire Insurance Company
of Hartford, Connecticut

impress upon him that friendliness on his part is most apt to bring a friendly response. We explain the key points relating to conduct in approaching a prospect. We discuss each of these matters with him with reference to the average prospect's attitude toward a life underwriter's call. When we have covered Step 1 thoroughly then, and then only, do we proceed to Step 2 and repeat the procedure. We do this with each individual step in the job.

"When we have explained each of the steps in that manner we then make a demonstration of the complete approach, using the agent as a prospect. It is essential that the instructor know this approach verbatim and that he demonstrate it exactly as he intends the agent to present it. After the demonstration we immediately review the approach in conjunction with the steps and the key points which we previously had explained. For example, we take the salutation and introduction and we ask the agent if he thinks that we have thereby made a suitable greeting and identified ourselves clearly. Our purpose, of course, in this review is to convince the agent that this is the best possible approach for him to employ, that it fulfills the requirements of a good approach, and that in employing it exactly as it is taught he is apt to have more interviews than otherwise. When we have finished this we assign it to him for study and drill.

Have Agent Demonstrate

"The third step is 'Try-Out Performance'. Our instructions read 'Test him by having him demonstrate. Have him tell why and how and explain key points. Ask questions and correct errors. Continue until you know he knows. Have him demonstrate in field work. Correct errors and encourage him. Continue until he is proficient.'

"Much of the application of this step is self-explanatory. It is obvious that following his period of study and drill we have him make a demonstration of the presentation to us. After the demonstration we have him tell us the why and how of the steps and key points. We ask him questions and correct errors, and we continue this entire process until we are satisfied that he knows the approach and how to make it.

Field Work Essential

"The next phase of Step 3 is 'Have him demonstrate in field work,' and this, of course, must be deferred until the entire sales talk has been learned. We consider these field demonstrations an absolute necessity for successful training. They are comparable to an important phase of the JIT work. They cannot be omitted if we are to have a well-trained man. In the field his errors are frequently corrected by a demonstration on the part of the instructor. Encouragement is an important part of this process which we continue until we are certain that he is proficient.

"The fourth, and final step, is 'Follow-up.' Our instructions here are identical to the JIT system. They require no modification whatsoever; in fact, they might easily have been written specifically for our business. They explain as clearly as anything I could say now exactly what we do.

"Having completed the instruction on the approach, we would naturally turn to the next phase of the sales talk which you will recall was calculate social security. When we had finished each phase in turn, we would put them all together and apply Steps 2, 3 and 4 of the 'How-to-Instruct' formula, thereby completing his training on the program sale.

Seven Commandments

"While our experience has been meager thus far, we have learned already that there are seven 'commandments' which are absolutely essential to the successful application of the JIT method:

- "1. The instructor must know the job exactly as he wants the student to learn it.
- "2. He must analyze and organize the material carefully before training.
- "3. He must break down each job.
- "4. He must spend sufficient time in

explanation and demonstration.

"5. He must insist on the agent learning exactly as he is taught.

"6. He must check and correct, patiently and persistently, with field work.

"7. He must keep in mind at all times the JIT slogan, 'If the worker hasn't learned the instructor hasn't taught.'"

Newell Day Demonstrates Use of Color in Selling

(Continued from Page 5)

fluid leaves the top). Now, Mr. Prospect, things can start to happen quite rapidly as you see unless there is life insurance (puts fingers back at the bottom again and reverses the flow of liquid) down here at the bottom, doing the job you formerly did. Well, don't you think you better look into a plan I'd like to show you?"

Mr. Day doesn't believe in sugar coating the idea of dying. He quoted a friend of his from down in the Ozarks who used to say, "Lissen, mister, when you see a hearse comin' down the road, it ain' practicin'."

Pay Postage on Dollar Bill

In another approach Mr. Day holds up a dollar bill with three cent stamp pasted on one side and a James Monroe five cent stamp on the other side. Holding out the dollar bill, he says, "Mr. Prospect, you have all these dollar bills you want?" Perhaps you're wondering what this 3c stamp is doing on this bill? I came to ask you if you would be willing to pay the postage once a year on the number of dollars you would like to have delivered to you at age 60 with the express understanding that if you don't reach that point, the postman always rings twice and he will bring to your widow the number you thought you'd have at age 60."

He then pauses and turns over the dollar bill to show the five cent stamp. "Do you know whose picture is on that five cent stamp?" Then he relates how James Monroe, who negotiated the Louisiana purchase, served two terms as president and issued the immortal Monroe Doctrine, ended up his days poverty stricken, living with his daughter in New York. "Mr. Prospect," Mr. Day adds, "the more I believe Victor Hugo was right when he said: 'Nothing, not even prison bars, can hold a man so securely as can poverty in old age.' He then turns over the bill to the three cent stamp. "Mr. Prospect, how many of these dollar bills would you like to pay the postage on, so when that time comes, you can say, 'I'd rather be right than president!'"

Arnold Unable to Appear

O. J. Arnold, president of Northwestern National Life, who was scheduled to give one of the addresses at the war bond meeting Tuesday evening, did not attend due to the serious illness of a sister, who is 80 years of age.

Fidelity Mutual Representation

Fidelity Mutual home office men attending are Calvin L. Pontius, manager of agencies; L. J. Dodin, and Albert Tuthill, assistant managers of agencies, and Glenn Stearns, supervisor of agencies.

Guardian Life Well Represented

James A. McLain, president, heads the Guardian Life office delegation. The others are Frank Weidenborner, agency vice-president; George Mendes, director of agencies, and Beatrice Jones, head of the women's department.

Hampton H. Irwin, educational director Massachusetts Mutual, is back at his old stamping ground in Detroit, having formerly been with the Lackey agency. He also taught at the University of Michigan.

Maj. Arthur S. Mitchell, Brookings, S. D., former president of the South Dakota association, who recently was released from active service, was on hand for the national council meeting.



Greetings

TO THE NATIONAL ASSOCIATION
OF LIFE UNDERWRITERS

from **LOS ANGELES**

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

JOHN W. YATES
General Agent for Southern California
530 W. 6th ST., LOS ANGELES

Yates & Van Stralen
General Agents for Northern California
111 SUTTER ST., SAN FRANCISCO

JACK WHITE, C.L.U. MANAGER

Walter B. Furman, C.L.U. H. H. Van Alstine
Asst. Manager Asst. Manager

The Prudential Insurance Company of America

Home Office, Newark, New Jersey
448 S. Hill St. Los Angeles

THE UNION CENTRAL LIFE INSURANCE CO.

MARK S. TRUEBLOOD, Manager
HENRY E. BELDEN, Associate Manager
Southern California and Arizona

609 S. Grand Ave. Los Angeles, 14

Wilmer M. Hammond GENERAL AGENT

Aetna Life Insurance Company

10th Floor, 810 So. Spring St. Los Angeles

WALTER J. STOESSEL GENERAL AGENTS

Ralph L. Chambers, Asst. General Agent
SOUTHERN CALIFORNIA AGENCY

National Life Insurance Company

Home Office MONTPELIER, VERMONT
Purely Mutual Established 1850
609 S. Grand Ave. Los Angeles, 14

Victor M. Shewbert Manager

HOME LIFE INSURANCE COMPANY NEW YORK

510 West Sixth Street—Suite 628
Los Angeles 14, Calif.
Telephone: Tucker 4234

The E. A. Ellis Agency

Tom R. Simons—W. W. Stewart
Agency Supervisors

Pacific Mutual Life Insurance Company

523 West Sixth St. Los Angeles

W. T. SHEPARD General Agent

J. F. HACKMAN—R. L. WALKER
Associate General Agents

The Lincoln National Life Insurance Co.

"Link Up With The Lincoln"
510 West Sixth St. Los Angeles

Hays & Bradstreet GENERAL AGENTS

New England Mutual Life Insurance Co. of Boston

609 S. Grand Ave. Los Angeles, 14

Phinehas Prouty, Jr.

GENERAL AGENT

The Connecticut Mutual Life Insurance Company

Kenneth Stoakes Melzar C. Jones and Associates
Agents Training Brokerage Department
530 W. 6th St. Los Angeles, 14

Roy Ray Roberts Agency

General Agents—Southern California
ROY RAY ROBERTS, General Agent

State Mutual Life Assurance Co. of Worcester, Massachusetts

727 W. Seventh St. Los Angeles, 14

Connecticut Mutual Life Insurance Company "SEIGMUND AGENCY"

Lt. Com. William H. Siegmund, Gen. Agt.
Sidney Y. Newcomb, C.L.U., Agency Mgr.
Mark V. Kuhn, Brokerage Mgr.
609 So. Grand Ave. Los Angeles 14, Cal.

Northwestern Mutual Life Insurance Company

MURPHY AND WADE
GENERAL AGENTS

609 S. Grand Ave. Los Angeles, 14

Floyd W. Forker, C.L.U.

General Agent

PACIFIC MUTUAL LIFE INSURANCE COMPANY

Chamber of Commerce Bldg.
1151 South Broadway
Los Angeles, 13

The Hoyt M. Leisure Agency

Exclusively Brokerage

LIFE—ACCIDENT—HEALTH—GROUP
OCCIDENTAL LIFE INSURANCE
COMPANY

609 South Grand Avenue Los Angeles
Michigan 3461



Home Office Omaha, Nebraska

IN ALL **48** STATES

Complete Personal Protection

Life

1% T. & P. D.

Lifetime Health and Accident

Hospitalization

Annuities

Complete Protection Combinations

**OVER \$300,000,000
INSURANCE IN FORCE**



Women Leaders Present Ideas

(Continued from Page 8)

the endowment at 65 as a "personal security plan," showing her prospects what happens if they live, die or quit.

Miss Dickman said she writes a large volume on women between 18 and 32 who she feels are her best prospects as they now have abnormally large incomes. They are definitely interested in the plan which pays them \$1.44 to \$1.98 at 65 for every \$1 invested, the amount depending upon their age. "Life insurance not only meets the final emergency of death but it can also chart a safe course through the emergencies of life," she pointed out.

SS Has Wide Appeal

There is no doubt that the social security approach has an individual appeal to a greater number of prospects and buyers than any one approach, Marion J. DuPaul, manager woman's division home office agency Penn Mutual Life, pointed out. The social security act is aimed at supplying the barest necessities of life and the sales opportunities lie in the things the act does not do. Social security is a

mat to fall on, not a feather bed, she emphasized.

The social security approach can be used most effectively in the small program market, Mrs. Du Paul said. Prospects should be told the need for providing coverage while children are under age so the widow won't have to work and thus forfeit social security benefits. A clean-up fund is also needed as well as supplementary income for families with three or more children. The widow under 65 with no children needs insurance protection. Husbands with younger wives need to provide additional retirement income until their wives reach 65.

Women are interested in the social security approach because they do not wish to work until 65 before they retire. The social security approach develops information about the prospect's financial background and gives the agent a foundation upon which to build a comprehensive program, Mrs. De Paul pointed out.

Sells \$250,000 in Small Town

By working the old formula "see the people," Mrs. Cornelia C. Hodges, Equi-



"We are America..."

we are the little people whose dreams, hopes, and ambitions make this great country a democracy. Our work, our sacrifices, all add their might to making tomorrow a better day. That strength is out strength. That faith, our faith.

Across the street lives Bill Brown, our Life

Insurance Agent. He knows, that through Life Insurance, our dreams are coming true. He works with us, counsels us, encourages us. Yes, our fight is his fight, too. We have no finer friend."

.....

Thus, another medal is bestowed on Bill Brown.

THE FARMERS & BANKERS LIFE INSURANCE COMPANY

RADIO STATION KFBI

WICHITA, KANSAS

1070 KILOCYCLES

M. K. LINDSLEY, PRES.

J. H. STEWART, JR., VICE PRES., TREAS.

F. B. JACOBSHAGEN, VICE PRES., SEC

We sell 'em from BIRTH

Juvenile is big business with us.

We encourage it—and the response of our agents to the opportunity is gratifying.

The Juvenile field opens up additional thousands of prospects, with 3 million new ones coming along each year.

Our selling aids for Juvenile are effective. They include:

1. The Six Step Sales Plan
2. The Baby Letter
3. The Baby Book
4. The Juvenile folder

The folder explains the need, and is used in the canvass, or as pre-approach. It also has an illustration of our popular Special 20 P. E. 65, which is an unusually attractive form and our best seller in the Juvenile line.

On request, we will gladly send any of the material mentioned above. Write E. P. Oertel, Assistant Vice President.

★

Inquiries invited from:

Cal., Colo., D. of C., Idaho, Ill., Ind., Iowa, Kan., Ky., Mich., Minn., Mo., Mont., Neb., N. C., N. D., Ohio, Okla., Ore., Tenn., Texas, So. Dak., Va., Wis., Wash., W. Va. and Wyoming.

★

**Great Northern Life
INSURANCE COMPANY**

110 S. Dearborn St.
CHICAGO 3

table Life of Iowa, told how she wrote \$250,000 in her first year in business at Keosauqua, Ia., population 1,040. Mrs. Hodges makes it her business to help people solve their problems of protection and income. As farmers in her rural territory are deliberate in their thinking, she works on the low pressure basis of helping them buy, not selling them. She emphasizes teaching children to learn to manage money by having them buy life insurance and pay for it with money from their allowance, the parent paying the first premium as a starter.

In selling women Mrs. Hodges stresses the fact that whether they are married or not "they are the skipper of their own fate." They are all interested in creating an estate and saving for their old age. Mrs. Hodges stressed the idea of selling what everyone is most interested in—security.

Metropolitan Has 1,000 Women Agents

Women on debits are an important and growing group, Marie K. Thompson, Metropolitan Life, St. George, Staten Island, N. Y., declared. Miss Thompson was formerly employed in the home office before she took over a debit in April, 1943. Metropolitan Life has approximately 1,000 women agents, she reported. New women agents have been averaging \$60,000 of combined business or better



Ron Stever, Equitable Society, Los Angeles; Sid Stewart, Pacific Mutual, Los Angeles; Wayman L. Dean, Life & Casualty, Jacksonville, and E. W. Baker, John Hancock, Louisville, retiring trustee.

their first year, earning upwards of \$40 a week. Although many women are a little cold to the idea of life insurance for themselves, Miss Thompson found them very willing to cooperate in helping her secure interviews with their husbands. Since life insurance revolves around the home, children and their future, it provides an excellent opportunity for women who wish to exercise their instincts for social service in a practical way.

Every small business is a prospect for business life insurance, Mrs. Minna Hensley, Franklin Life, Salina, Kan., pointed out before the Women's Quarter Million Dollar Round Table hour at which various phases of selling business insurance were discussed. It is impossible for the sole proprietor to separate his personal estate from his business estate, Mrs. Hensley said. On his death if he has out-

(Continued on Page 27)

The Sun Shines Bright In My Old Kentucky Home



Truly the sun of prosperity reflects in Kentucky Home Mutual...an aggressive sales organization...backed by active home office cooperation...liberal agency contracts...coupled with streamlined sales and prospecting plans.

Our Agency Program continues to bring many new and well-qualified underwriters to our Field Staff. Some good agency openings are available for qualified salesmen. Write us today, stating fully your experience and production record.

*Kentucky Home Mutual
Life Insurance Company*
LOUISVILLE \ \ \ \ KENTUCKY

ELLSWORTH REGENSTEIN

President

Service Approaches Presented

(Continued from Page 5)

from which group our new sales will come. Even from our current vantage point we still can't predict from whence our tomorrow's leaders will emerge. We underwriters in companies having weekly premium business have had the opportunity of dealing with all classes of people. We can say from earned experience that much of our current new business, for instance, is coming from the very weekly premium homes that a few years ago never entered into our calculations, and the white collar and wealthy group who formerly bought a substantial portion of our ordinary insurance, at least, are on a comparable basis, buying little new business. We were fortunate in having both groups as policyholders and a system which required periodic calls on all of them. With the current change in the insurance market we were off to a flying start. What the future will bring we don't know, but if we are prepared to serve all groups, certainly we are planning wisely. On that basis, somewhere along the line we should contact tomorrow's buyers. Today's small policyholder may tomorrow own \$50,000.

"A good service plan must be a real service plan," Mr. Kreder asserted. "It must get results. It must give the policyholders something, not ask him for something. It must answer the prospecting questions perennially plaguing the average field man. 'Who will I see?' 'Where will I go?' 'What will I say?' If it does these things, if it develops prospects, then it is a good plan to live by and work by. There are three main service plans adequate for most clients," Mr. Kreder pointed out. Each in turn develops prospects and sales for the agent. They are the family, the individual and the social security service plans.

"The family service plan is primarily designed for families carrying weekly and monthly premium insurance. Basically, it's a form which we fill out and leave with the policyholder, giving him a complete record of all his family's insurance."

In discussing this service with the policyholder, Mr. Kreder asks certain questions about policies owned by the family. He checks the names of the insured and the designated beneficiaries and helps the policyholder list all of his policies. Then

Mr. Kreder says: "There, Mr. Policyholder, is a complete record of your family's coverage. While we have it before us let's analyze it together and see if it meets your needs under present day circumstances. Your son, John, has \$1,500, while Mary has but \$500." Or "your children and wife each have \$500 of insurance and there was a time when that was ample, but you know, sir, the cost of dying like the cost of living has gone up considerably. I'd suggest that you add". From there on in he develops the case. Either the insurance on the several members will be uneven or inadequate or both. Suggestions will be timely and in order. It will make sales.

In a recent Metropolitan Life survey 136 families were contacted with this family service and 41 ordinary applications for \$140,767 were written as well as 106 weekly and monthly applications for approximately \$56,812.

Asks Series of Questions

In presenting the individual service plan, Mr. Kreder asks, "whether the arrangements you made when you bought your insurance are satisfactory now? This is important because only by keeping your insurance up to date can you be sure it will do for you exactly what you

intend it shall do. Your answers to these questions, sir, will help us to give you any service you may need."

Some sample questions are: "Are there any children not yet named as beneficiaries?" "Have there been any changes among other dependents?" "Have you taken advantage of your right to settle your insurance on a monthly income basis?" "Are you covered under social security?" "If so, do you know how much you and your wife will receive?"

Easy to Start Discussion

It is easy to get the insured to discuss his insurance with you. "He owns that and like everything else he owns, he's interested in talking about it. Such service interviews as these develop prospects and sales galore. In fact a recent survey in my district showed that 40% of the insureds contacted were qualified as prospects."

After experimenting for several years with a number of social security approaches, a system has been developed which brings gratifying results. "We have been presenting it by appointment only. We've done this because it lends dignity and importance to the call," Mr. Kreder explained. "We make the appointment personally, usually through the wife. Here's the way we do it on the debit. With slight modifications it could be used anywhere by any underwriter:

Social Security Approach

"Mrs. Policyholder, our company has made a very extensive study of social security. In fact, I've recently completed a special training course on it. We believe you will be interested in knowing exactly what it will do for you and your family. Under certain circumstances, there is money due you and your children until they are 18. Now I have about 400 families on my territory. Obviously, I can't tell all of them about this at once. Yours is one of the families to whom I'd like to give this service this week. I'll be back in this section on Wednesday. Can you tell me when both you and Mr. Prospect will be free on Wednesday I am scheduling appointments for 1:30, 3:00, 4:30, 7:00, and 8:00 (pause and wait for her to select a time). You say 4:30? Fine, I'll be here promptly! Because I have so many families to service and can make only a limited number of calls each week, it is very important that I make a definite appointment and then be here on time."

This procedure has certain definite virtues. It's short, simple and arouses curiosity. It makes the appointment important enough for the Mr. and Mrs. Prospect to keep. It adds prestige to the agent and eliminates "hat in hand" selling. It works.

Figures It Out

When he calls, Mr. Kreder explains it takes quite a bit of figuring and "so I wonder if we could sit down at a table and work it out there. Because this so vitally affects both of you, we'd like to have Mrs. Prospect listen in. We've brought along this form which we will complete for you, as a service, and then when we're through leave it so that you will always have a record of your own personal social security set-up."

Mr. Kreder then gets the necessary information and explains the formula used to determine benefits and works out the various calculations. Having recorded both survivor and retirement benefits he then introduces for the first time the prospect's present insurance by saying, "Since social security benefits would be paid to your family for 11 years if you passed away today, and you'd probably like your life insurance paid in the same way wouldn't you? It's perfectly possible to do so and we'd recommend it. If you'll tell us how much insurance you own we'll turn to the monthly income page of our rate book and show you how to figure the approximately monthly income it will produce for 11 years. Then we'll add it to your social security benefits and you'll have your program complete."

When this is done, Mr. Kreder says, "There, Mr. and Mrs. Prospect, is your picture—and your problem. This is ex-



A SALUTE TO THE HOME DEFENSE ARMY

In your hands lies the opportunity of providing family security for fighters and workers during one of the great periods in world history. Your splendid success in this effort is a matter of record. May you gain additional inspiration at the N. A. L. U. meeting.

The regard in which N. A. L. U. is held by the Shenandoah Life also is a matter of record, as indicated by the following paragraph from President Paul C. Buford's Decem-

ber, 1943 letter, appearing in the Company's house organ:

"I want to say again that I would like to see each one of you a member of the National Association of Life Underwriters. This organization of field men, nearly thirty thousand strong, is doing a splendid job for the life insurance business and for life insurance underwriters. If you are a member, remember the slogan, 'Renew in December,' and if you are not a member, join up."

Shenandoah Life
INSURANCE COMPANY, Inc.
Roanoke 10, Virginia

STRONG • PROGRESSIVE
WSLS SHENANDOAH LIFE STATION

actly how you stand today. Now, of course, the question that probably comes to your mind is this. Could my family live on that income? Your first impulse might be to answer that either way. While we're here why not figure it out and see?" He then helps them estimate their minimum living expenses, compares it to the chart showing what social security and present insurance provides and says: "Mr. Prospect, that leaves you about \$..... per month short doesn't it? Now we'd remiss if we just came and showed you your problem and didn't give an answer. But we believe we have the answer. It is called a family income policy." He then explains the provisions of that policy and when he is finished he says, "You would want the checks made payable to Mrs. Prospect wouldn't you?" and goes on with the application.

"The sale is made, really it is, and you earned it. You rendered a legitimate service. You pointed up a need and then gave an answer for it," Mr. Kreder declared.

Out of 100 appointments on this social security approach, 90 interviews were secured and 47 cases were closed for \$240,117, an average closing ratio of 52% and an average size case of \$5,100. The biggest size case was \$10,000 and there were only four of them.

"Results like that would seem to be an eloquent answer to the first requirement of a good service plan, that is that it be a real service plan. On that test it got one sale out of every two presentations! Definitely it fulfills the second prerequisite of a good service plan. It gives the policyholder something. It gives him his personal social security set-up. It tells you who to see, where to go, and what to say."

Emma McConnell, Volunteer State Life, Chattanooga, Women's Quarter Million Round Table member, has only been in business a year, having formerly been a newspaper woman.

Women Leaders Present Many Sales Suggestions

(Continued from Page 25)

standing business loans, he leaves his family a liability, not an asset. In case of a partnership, life insurance prevents the possible dissolution of a firm, it protects the interests of the surviving partner, makes it unnecessary for the surviving partner to give the inexperienced widow of his associate an equal voice in the conduct of the business. It also assures the widow her husband's full share of the value of the business.

Preliminary Work Stressed

Mrs. Eunice C. Bush, Mutual Life, Baton Rouge, La., spoke on "The Digging Process Before Diagnosis," taking up the need for getting adequate information about the case and its analysis to determine the purpose of the insurance, the loss which the business would suffer if insured should die, how life insurance will serve to offset that loss and the relation of insured's general estate to his business estate.

She listed six things for which business needs business life insurance: (1) To pay heirs promptly for capital interest of insured; (2) to satisfy loans which might be called on death of insured; (3) to preserve purchasing power if credit is restricted because of death of executive; (4) to maintain present customers or replace those lost; (5) to meet increased competition; (6) to provide for expense of training period for new executive, and amplified each of these points rather briefly.

Prestige Technique Viewed

In analyzing the prestige technique in opening a business insurance case, Lucille H. De Vore, New York Life, Memphis, said that it is important to have an established reputation for honesty and integrity, for being businesslike and having a thorough knowledge of the business. "If a prospect is kind enough to give his time, then we must be very sure we have

RECORD FOR 1943

The Officers and Directors of the Beneficial Life Insurance Company are pleased to present herewith the thirty-ninth annual statement. Operations during 1943 have been conservative and profitable and we face the future with confidence. Results accomplished attest the ability and loyalty of fieldmen and employees whose splendid services are hereby acknowledged.

The Company has assets of\$21,334,197.56
as follows

Cash in Office and Banks (7.07%)	\$ 1,510,036.11
Total Bonds (54.32%)	11,590,835.94
(Including U. S. Government (28.95%)	..\$6,175,623.42)
Stocks (1.12%)	239,945.67
First Mortgage Loans and Contracts (23.00%)	4,909,460.11
Real Estate (1.00%)	204,985.00
Loans to Policyholders (10.20%)	2,176,444.21
Interest accrued to December 31, 1943 (.56%)	119,629.53
Current Net Premiums and all other items (2.73%)	582,860.99

It has liabilities of\$18,583,042.62

for

Legal and other reserves	\$17,154,457.86
Dividends and coupons payable during 1944	304,077.00
Dividends and coupons left at interest	720,160.59
Death claims due and unpaid	None
Claims for which proofs are not complete	79,597.11
Federal and State taxes payable in 1944 (Estimated)	86,076.00
Premiums and interest paid in advance	173,681.33
Accrued commission and current accounts	64,992.73

The excess of assets over liabilities

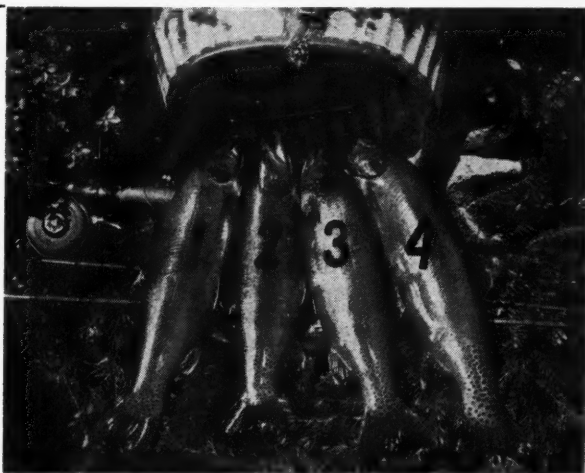
amounts to\$2,751,154.94

PROGRESS OF THE COMPANY

Year	Total Income	Admitted Assets	Capital & Surplus Funds	New Business Written	Insurance In Force
1905	33,234	112,314	101,042	754,500	752,500
1915	600,691	1,465,440	305,213	5,255,557	16,577,044
1925	1,567,923	6,329,020	751,048	8,474,844	37,023,591
1935	2,275,993	11,630,953	1,550,000	10,648,572	56,876,273
1940	3,000,026	15,984,965	2,040,413	12,151,192	82,517,324
1942	3,609,170	19,043,035	2,501,409	19,618,646	102,317,873
1943	4,159,033	21,334,198	2,751,155	19,172,414	114,470,582

BENEFICIAL LIFE
INSURANCE COMPANY

Heber J. Grant, President — Salt Lake City, Utah



Get a BIGGER CATCH with Q-V-S!

Our Q-V-S Compensation Plan means a bigger monthly income for the Field Underwriter because of four MAJOR advantages:

- (1) Performance Bonus (paid monthly) pays many EXTRA dollars for business that stays to Underwriters who stay.
- (2) Builds substantial renewal income twice as fast during early renewal years.
- (3) Life Time Service Fee.
- (4) Agreement entered into by Field Underwriter and the Company direct.

Get our Brochure on this copyrighted compensation plan. Address inquiries to Mr. W. V. Wollen, Agency Vice President.

THE CAPITOL LIFE INSURANCE COMPANY

CLARENCE J. DALY, Pres.

HOME OFFICE—DENVER 1, COLO.

*Greetings to Members
of the N. A. L. U.
from —*



ESTABLISHED 1892
BUSINESS IN FORCE NOW OVER \$820,000,000

The **GREAT-WEST LIFE ASSURANCE COMPANY**
HEAD OFFICE - WINNIPEG, CANADA

something to give him. We can pick our prospects, but unless we create the desire for them to want to deal with us, we can be turned away as easily as one turns off a radio program," she warned.

Must Understand Viewpoint

In selling business insurance the agent must be able to put herself in the position of the keymen of the firm, Hermine R. Kuhn, home office field assistant Manhattan Life, pointed out. It is necessary to have a firm grasp of the various conditions that confront buyers of business insurance. The business insurance expert has to realize the primary aspects of accounting and taxation, as well as the fundamentals of law as they relate to single proprietorships, the partnerships and closed corporations.

In business insurance, the problem is to immediately protect against an eventual situation, Miss Kuhn explained. It is not wise to link the sale of business insurance with the idea of tax avoidance. The best insurance results invariably follow an ethical course. Business insurance is mainly viewed by the buyer as a shock absorber, answering, "What will happen to the business if So-and-So dies?"

Cummings Unable to Attend

Harold J. Cummings, vice-president of Minnesota Mutual Life, who had intended to come to Detroit, was held at home because his youngest daughter was stricken with polio. Al Bragdon of the head office reports that the daughter does not have a severe case.

George Huth, Chicago general agent Provident Mutual Life and Chicago Association war bond chairman, is receiving congratulations on the Chicago group winning first place from the American Trade association for its war bond exhibit.

Wayne Clover, Kansas City general agent Penn Mutual Life, is attending the N. A. L. U. meeting with a broken arm, the result of a home accident.

Our Expansion Program

has created

SOME UNUSUAL

AGENCY OPPORTUNITIES

in

CALIFORNIA

ARIZONA, COLORADO

KANSAS, MISSOURI

OKLAHOMA, NEBRASKA

MINNESOTA, MONTANA

IOWA, WYOMING

NORTH & SOUTH DAKOTA

Considering Development of Texas

New Business Volume is up at

NATIONAL RESERVE LIFE INSURANCE COMPANY

Topeka, Kansas

and

POLICYHOLDERS' NATIONAL LIFE INSURANCE COMPANY

Sioux Falls

South Dakota

ASSOCIATED COMPANIES

YOU ARE JOHN AND GEORGE TO US

We all work together at the North American Life. All our officers started in the field and they know the producers' problems from A to Z. We realize that close personal contact is vital in starting a new man on the right track and in keeping the experienced agent producing in top form.

AGENCY OPENINGS IN
N. J., Ga., Ohio, Ind., Mich.,
Ill., Kan., Wis., N. D., Neb.,
Calif., and Mo.

The North American Life's
surplus increased 25% in
1943 . . . you can make real
progress with this growing
company.



C. G. ASHBROOK

Vice Pres.-Supt. of Agencies

North American Building, Chicago 3, Illinois

Manager's Job Is to Help Agent

(Continued from Page 5)

that is, if we really know what his objectives as a man are, know his problems and his achievements—we will be in a better position to help him in his work as an agent."

Program of Human Relationship

He emphasized that management is essentially and primarily a problem of human relationships. Every agent, novice or veteran, young or old, is an individual—he is different physically and mentally from every other person in the world, and yet there are many characteristics that are common to all. He has a natural appetite for knowledge. He wants to know the "why" of things; he learns the things he is interested in; he resents unfairness, he responds to honesty and sincerity. It is because of this human nature of his that he can and does work with other individuals as a member of a team.

Among the things he wants out of life are a sense of dignity—of being respected; a sense of accomplishment worthy of his talents—the satisfaction of doing something that helps others—creative activity—freedom of action and speech—congenial associations.

"As managers and general agents it is our responsibility to help him to gain as many of those things as he can."

Understanding, Friendship Needed

The agent needs help to plan his further progress as he approaches the goals which have been decided upon. He needs help in actually carrying out these plans. "To whom does the agent go for this help? He goes to someone whom he believes is interested in his success, and whom he believes has the knowledge, judgment and skill to help him. Of course we might assume that he would natu-

ally come to the manager, or general agent, but actually he will do this only where management has established with him a sound working relationship; an understanding, a mutual friendship."

He asserted that the most important part of the job of management is to establish the sound working relationship. In his own agency he has found that pride of ownership is a big source of happiness with many men, and he has particularly directed the thinking of his men toward home ownership. Twenty-one out of 32 associates in his district are home owners now; 20 of the 32 bought their homes since they came into the business. He cited one case of a young man in his agency who seemed to have all the attributes desirable in a successful professional man, but just drifted along. Following a talk with this agent's wife, he offered to help the agent get started toward accumulating a down payment for buying a home, which was the only immediate stumbling block.

"He wanted our help—he wanted to learn—he wanted to cooperate. Do I need to tell you that he was an apt pupil because he was interested? Interested in what? Interested in being a better agent? Interested in leading our agency? No. He was interested in getting enough money to make a down payment on a home of his own—something for himself—and we showed him how he could do it by making more calls, more effectively. We showed him that service to policyholders pays, that programming builds larger sales and many of the so-called old ideas that we'd been trying for years to get him to adopt."

He also told of another agent whose production had been only mediocre, but closed, with the help of one of the as-

TELEPATHIGRAM

(Courtesy of Oregon Mutual Life Insurance Company)

TO "YOURS TRULY, ED GRAHAM"
NALU CONVENTION HEADQUARTERS
DETROIT, MICHIGAN

PLEASE CONVEY OUR HEARTIEST GREETINGS AND
BEST WISHES TO EVERY MEMBER OF THE NA-
TIONAL ASSOCIATION OF LIFE UNDERWRITERS.

OREGON MUTUAL LIFE POLICYHOLDERS
EVERYWHERE, U. S. A.

American United Life Announces

COMPENSATION IMPROVEMENTS

Newly Added:

1. First-Year Bonus for Policy Size.
2. Increase in Renewal Commissions.
3. Service Fees for Life . . .
With Retirement Privilege.

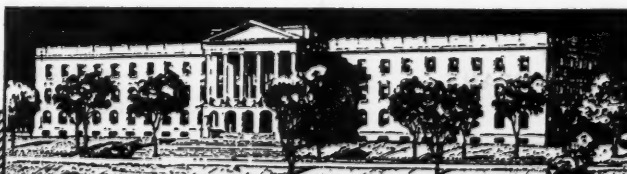
Retained:

1. Liberal First-Year Commissions.
2. Complete Line of Modern Policies . . .
Including Juvenile and Family Forms.
3. Complete Substandard Coverage.

Under this improved compensation plan American United pays the agent extra remuneration for larger policies and business that persists—a practical method of increasing agents' earnings.

AMERICAN UNITED LIFE INSURANCE COMPANY

Established 1877



Indianapolis

sistant managers, a substantial premium on one of his old clients. The recognition he got as a result of the case was what he needed to get him started. "From there on we had something to work on—we had found a way to get him interested in acquiring skill. I think you will agree that it's not difficult to teach a man who wants to learn—if the teacher knows the subject himself."

The manager or general agent often has to delegate teaching and training activities, "but we must be sure that the

trainer really knows what he is expected to teach—otherwise the time and effort we spend in getting the agent to want to be trained may boomerang on us."

"When this war is over, we are not going to go back to the old methods. The new men coming into our business will expect of us that we be prepared to help them succeed—that we begin at the beginning in their training and that we see them through the steps to success. Only if we do this even better than we have done it in the past can we expect to at-

tract to and keep in our business men and women of the professional calibre that the public demands of underwriters today."

Cocktail Party for Chicagoans

The Chicago Association of Life Underwriters is giving a cocktail party Thursday evening in the Book-Cadillac for all its members attending the convention and for other guests.

W. P. Worthington Talks To Managers' Session

(Continued from Page 18)

direct bearing on the pattern around which you hope to build your agency.

"What direction procedures and techniques are we going to use in our agency plan? I have found that men even before Pearl Harbor rather instinctively rebelled against supervision, but who would object to being properly directed into success?"

Success Is Gradual

"It is hard to determine where training ends and direction begins. Training and direction plans should be sufficiently broad and sufficiently definite to enable us to show a man day by day, and week by week the procedures and techniques of at least one system which will lead him to success. Success or failure in this business is not a spectacular thing—it doesn't happen over night, it's a gradual process. Through an accumulation of seemingly unimportant things day after day, we either gradually succeed or fail. All at once we seem to arrive. Just analyze the work of some of the men in your agencies when you get back. One man, through the things he did that day, is one day closer to success and another one one day closer to failure. It is not as clear to them as it is to us, and it is our job to show them how to become successful. Our training and direction plans should be a track for a man to run on with his success as his inevitable destination if he has enough confidence in our leadership this will keep him from jumping that track.

Let Them Set Goal

"An important part of the sound direction in our post-war agency should be a determined objective on our part to have men associated with us go just as far as their ability will take them. Instead of establishing quotas designed to help us reach an agency goal, let's find out what the men in our agency want to do, what ambitions they have, what objectives they would like to reach, and then do our utmost to help them reach them.

"If we can translate their goals into a schedule of activity that they feel will help them reach their goals, we need not worry about any reasonable objectives we have for an agency, that will take care of itself. Men are going to become associated with us, not to help us make progress but because of a plan we have they are convinced they will be able to realize their own ambitions. If we can get wrapped up in developing successful men, our success is inevitable."

Greetings . .

TO THE NATIONAL ASSOCIATION

From the capital of the Buckeye State, The Midland Mutual Life extends greetings to members of The National Association of Life Underwriters attending their 55th annual meeting in Detroit.

Back in 1906—38 years ago—when Midland Mutual started writing business—The National Association had 2,556 members compared to 32,413 on June 30—nearly 13 times as many. In its first year Midland Mutual got off to a good start with \$278,100 new business. From that initial nest egg our insurance in force expanded to \$143,639,036 on June 30.

We are glad to cooperate with The National Association in its endeavors to constantly better the business just as we work hand in hand with our agents in aiding them to achieve consistent progress.

LIVE FOR
TODAY
INSURE FOR
TOMORROW



The Midland Mutual Life Insurance Co.

580 E. BROAD STREET

COLUMBUS, OHIO

GREETINGS N.A.L.U. FROM KANSAS CITY, MISSOURI



Thanks a million for the cooperation of all the members of the
National Association of Life Underwriters.

HERBERT A. HEDGES & ASSOCIATES

General Agent

EQUITABLE LIFE OF IOWA, KANSAS CITY, MO.

ROBERT J. COSTIGAN

MISSOURI BRANCH MANAGER

BUSINESS MEN'S ASSURANCE COMPANY

230 B. M. A. BUILDING

J. R. FARNEY

DIRECTOR OF AGENCIES, WESTERN DIVISION
THE OHIO NATIONAL LIFE INS. CO.
MISSOURI—KANSAS—OKLAHOMA
1111 BRYANT BUILDING

KANSAS CITY AGENCY

J. D. McInnes, Manager

KANSAS CITY LIFE INS. CO.

UNIVERSITY CLUB BLDG., 914 BALTIMORE AVE.

FOR THE FIVE YEAR PERIOD—

DEC. 31 DEC. 31
1938 — 1943

Our business in force increased.....**40%**
Our new annual paid-for business increased.....**87%**
Our surplus and contingency reserves increased.....**55%**

AND

For the First Six Months of 1944

VS.

The First Six Months of 1943

Our new paid-for business is up.....**34%**
Our increase of insurance in force is up.....**97%**

Such continuous and growing achievements
can only be accomplished by a progressive
and happy agency organization.

THE LAFAYETTE LIFE INSURANCE COMPANY

Lafayette Life Building
LAFAYETTE, INDIANA

F. L. ALEXANDER
President

RANDALL G. YEAGER
Supt. of Agencies

PLAN FOR PEACE-TIME

Everywhere men, still gravely aware of war's demands, are, nevertheless, turning their minds to plans for peace-time. Never before have the economic principles of life insurance been fortified with such acute public awareness of the need of planning.

Fidelity agents with a complete kit of sales tools are well equipped to capitalize this public acceptance. Just recently they gained a new approach to post-war and life-time planning in Fidelity's non-medical for Juveniles—full insurance down to age 5, payor benefits to age 15. Issue age for graded benefits, 0 to age 4.

Faithfully Serving Insurers Since 1878

The **FIDELITY MUTUAL LIFE
INSURANCE COMPANY**
PHILADELPHIA

E. A. Roberts, President



Thurman Taylor, Liberty Life, Greenville, S. C.; James E. Rutherford, executive vice-president N. A. L. U., and T. M. Riehle, Equitable Society, New York.

W. E. White Unable to Attend

W. E. White, vice-president of Continental Assurance, had intended to be present, but could not make the trip because Mrs. White is critically ill. Charles T. Cravens, educational director, and Fred Behn, agency supervisor, represented the home office. A member of Continental Agents was present.

Hoffman Gets Distressing News

Maxwell Hoffman, managing director of the N.A.L.U. received word that his daughter had been taken to the hospital in New York with pneumonia.

The committee in relations with universities was revived at a meeting in Detroit.

The Berkshire's Triangle Pattern



Modern business requires modern sales methods
and sales tools designed expressly to meet the
peculiar selling requirements of modern markets.

If you are not familiar with
this modern sales aid —

ASK
ANY

Berkshire

GENERAL
AGENT

LIFE INSURANCE COMPANY

Incorporated 1851

HARRISON L. AMBER, President · PITTSFIELD, MASSACHUSETTS

Greetings and Good Wishes

Members of the
National Association of
Life Underwriters



**PACIFIC MUTUAL
LIFE INSURANCE COMPANY**

(A CALIFORNIA CORPORATION)
HOME OFFICE, LOS ANGELES, CALIFORNIA

PACIFIC MUTUAL...A DISTINCTIVE COMPANY

LIFE - ACCIDENT
HEALTH - ANNUITIES
GROUP INSURANCE

Featuring the New
and Unusual Savings
Plan that Pays
5 Ways



Harold Brogan, Ohio National, Lansing, secretary Michigan state association; L. Leslie Livingston, Franklin Life, Grand Rapids, president Michigan association; Lt. Jack Morris, U. S. N. R., stationed at Detroit, in civilian life advertising manager of Business Men's Assurance.

McLain 25-Year Man

James A. McLain, president of Guardian Life, in bringing greetings Wednesday as president of the American Life Convention, recalled that he attended his first N.A.L.U. convention just 25 years

ago at Pittsburgh. At that time he was an agent at Minneapolis.

Woolf Guon, Chicago manager Metropolitan Life, is also visiting his brother, an army lieutenant, who is stationed in Detroit.

A TRIBUTE TO LIFE UNDERWRITERS!

When Leaders Are Needed

... IN WAR BOND SALES, RED CROSS
OR COMMUNITY FUND DRIVES

- OR -

IN HELPING INDIVIDUALS protect their homes, educate their children or provide for old age, the LIFE UNDERWRITERS—particularly those who are N.A.L.U. members—are always in the foreground doing splendid work. We congratulate them on their civic leadership, as well as on their work in the Association.

INDIANAPOLIS LIFE points with particular pride to its own Associates in the field and to its part with them in —

—BUILDING QUALITY BUSINESS
(Reflected by a very low lapse.)

—BUILDING A PROFITABLE CAREER
(Indianapolis Life men are known for their high average earning.)

—BUILDING A SECURE FUTURE
through lifetime service fees and a pension at 65.

INDIANAPOLIS LIFE INSURANCE COMPANY

INDIANAPOLIS 7, INDIANA

A Legal Reserve Mutual Company Organized in 1906

QUALITY, SERVICE, SAFETY

Agency opportunities for career men in Indiana, Illinois, Texas, Ohio, Michigan, Minnesota and Iowa.

EDWARD B. RAUB
President

A. H. KAHLER
2nd Vice-President
Supt. of Agencies

3 IMPORTANT POINTS YOU SHOULD KNOW ABOUT GREAT AMERICAN LIFE

1. That your efforts with this company are being appraised by home office executives who are salesminded.
2. That the home office staff has intimate knowledge of conditions in the field through actual working experience.
3. That the management has always directed financial policies to assure Great American Life men they are selling the soundest possible insurance values . . . in the form of truly "salable" contracts.

THE
**GREAT
AMERICAN**
LIFE INSURANCE COMPANY
HUTCHINSON - KANSAS

WILL S. THOMPSON, President



Congratulations

to the National Association of Life Underwriters...

Annual meeting time makes it especially appropriate for us to extend our congratulations to all members of the N. A. L. U.—congratulations on a job well done during the past year—congratulations on a gratifying increase in membership. The work you have done in selling war bonds and helping your fellow man plan for his future in these uncertain times merits the highest praise.



JEFFERSON STANDARD LIFE INSURANCE COMPANY

Julian Price, *President*

Greensboro, N. C.



Sincere Thanks...

... are extended to all of you of the National Association of Life Underwriters who have co-operated so loyally and effectively with Herbert A. Hedges throughout the period of his presidency of the Association.

Yours is the right to review your achievements of the past with pride and satisfaction... Yours is the right, both as individuals and as an Association, to face your opportunities and obligations of the future with confidence and enthusiasm.

**EQUITABLE LIFE INSURANCE COMPANY
OF IOWA**

Home Office

Founded 1867

Des Moines